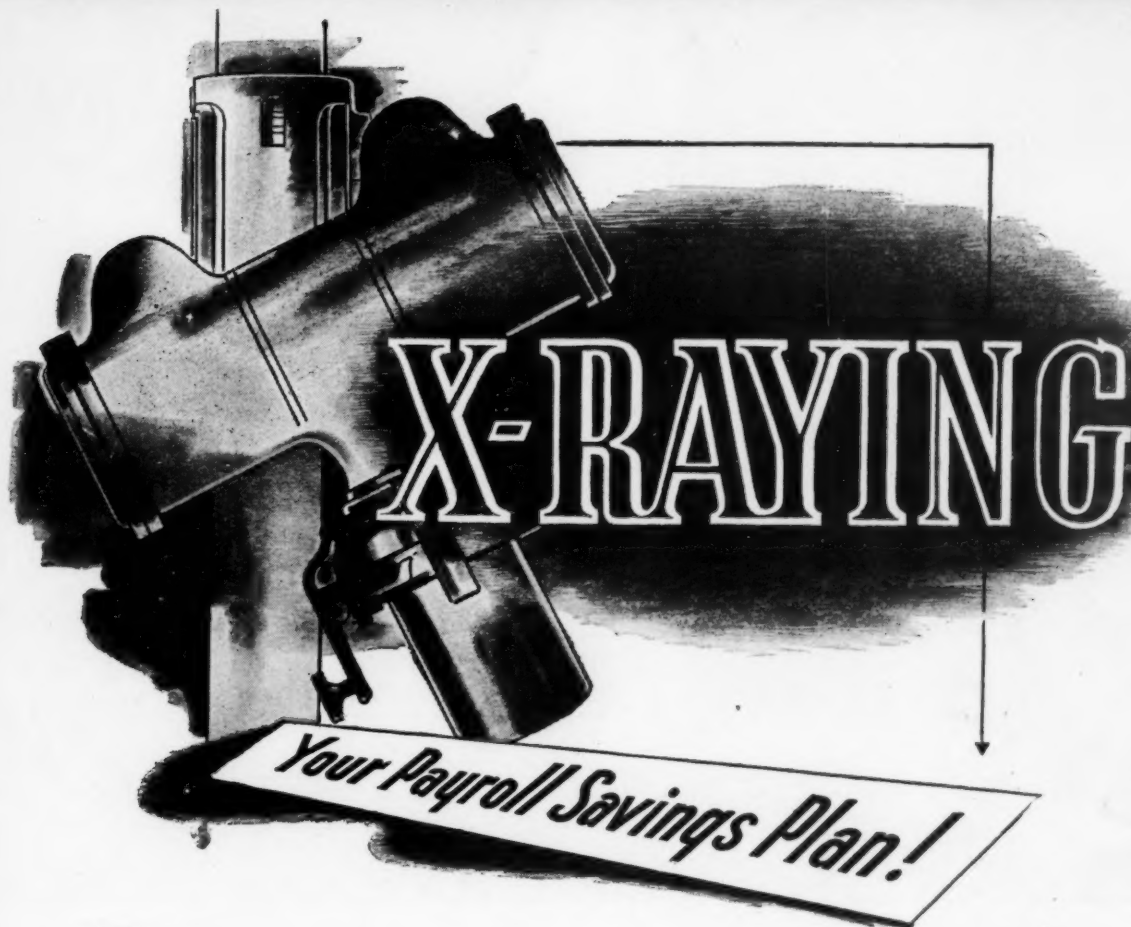


The NATIONAL UNDERWRITER



We can all see with the naked eye that the Payroll Savings Plan provides the most stable method of war financing. Analyze it under the X-ray of sound economics and other important advantages are evident.

A continuous check on inflation, the Payroll Savings Plan helps American Industry to build the economic stability upon which future profits depend. Billions of dollars, invested in War Bonds through this greatest of all savings plans, represent a "high level" market for postwar products. Meanwhile, putting over Payroll Savings Plans together establishes a friendlier re-

lationship between management and labor.

To working America the Payroll Savings Plan offers many new and desirable opportunities. Through this systematic "investment in victory," homes, education for their children and nest eggs for their old age are today within the reach of millions.

The benefits of the Payroll Savings Plan to both management and labor are national benefits. Instilling the thrift principle in the mind of the working men and women, the Payroll Savings Plan assures their future security—and is a definite contribution to the prosperity of postwar America!

The Treasury Department acknowledges with appreciation the publication of this message by

***The* NATIONAL UNDERWRITER**

This is an official U.S. Treasury advertisement prepared under the auspices of Treasury Department and War Advertising Council.

THURSDAY, JANUARY 4, 1945



For this service, our thanks

As a rule, wounded men talk very little. They've learned to "take it." Many live in a secret, silent world of pain—but they *know*. They know and are grateful. They remember the horrors of that last battle... They remember the Red Cross worker bending over them... the plasma...

Then, the hospital, with all their precious lives before them... Their gratitude for the innumerable small, but vitally important comforts brought to them by Red Cross Nurse's Aids and Gray Ladies is expressed by eyes grown bright—or a simple "thanks."



Only a few of us can actively serve the Red Cross in the far-flung battle areas, but there *is* something we can *all* do no matter where we are. We can humbly share our blood... We can divide our time... We can give our money... We *can* and *must* help.

Make an appointment at your nearest blood donor center today... Join the hosts of Americans on the home front who are helping to make the Red Cross contribution in World War II the greatest mass effort of mercy the world has ever known... We must all deserve that "thanks" of our fighting men who have given so much for us.

This is the tenth of a series of advertisements dedicated to the American Red Cross by

THE HOME INSURANCE COMPANY, NEW YORK

FIRE • AUTOMOBILE • MARINE

SIXTH WAR LOAN

UNITED STATES TREASURY

CHICAGO and COOK COUNTY



WAR FINANCE COMMITTEE

ROOM 222, 106 WEST ADAMS STREET
CHICAGO 3 • CENTRAL 6780

December 5, 1944

Mr. Benjamin Beris, President
American Glass Company
1030 N. Branch Street
Chicago 22, Illinois

Dear Mr. Beris:

In a group of 1600 corporations for which the Industry Division is responsible, your Company is among the first to report the attainment of 100% of your assigned quota.

In behalf of the Treasury Department and the War Finance Committee, I congratulate you on this fine evidence of patriotic spirit and cooperation.

Yours, for a successful Sixth,

Julien H. Collins, Chairman
Industry Division

JHC:lb

SIXTH WAR LOAN

UNITED STATES TREASURY

CHICAGO and COOK COUNTY



WAR FINANCE COMMITTEE

ROOM 222, 106 WEST ADAMS STREET
CHICAGO 3 • CENTRAL 6780

December 8, 1944

Mr. Benjamin Beris, President
American Glass Company
1030 North Branch Street
Chicago 22, Illinois

Dear Mr. Beris:

Your company is reported to me as being one of the first in the Industry Division to attain its quota in the Sixth War Loan Drive.

You have accomplished your immediate objective, and have demonstrated that fine patriotism which should cheer our armed services to final victory.

Although our Cook County quota is \$836,000,000, we need more than an additional 40% above that figure to exceed the splendid record made during the Fifth War Loan, and to furnish the money the Treasury really needs. Will you "carry on" to help us reach our further objective?

I tender my commendation and appreciation on behalf of the Committee.

Sincerely,

F. M. KNIGHT, Chairman
Chicago and Cook County
War Finance Committee
Sixth War Loan Drive

Another
AMERICAN GLASS
CONTRIBUTION TO
VICTORY

KRAHL CONSTRUCTION COMPANY

225 NORTH CLARK STREET
CHICAGO 10, ILLINOIS
PHONE SUPERIOR 3887

General Contractors

December 7, 1944

American Glass Co.,
1030 North Branch Street,
Chicago 22, Illinois

Gentlemen:

Both for the Treasury and for myself, I wish to congratulate you upon the fine work which you have done in exceeding the quota assigned to you in the Sixth War Loan Drive.

Your work is deeply appreciated and we are hopeful that it will serve as an inspiration to the other companies in the Architect and Construction Group.

Sincerely yours,

William F. Krah, Chairman,
Architect and Construction Group,
Industry Division, Sixth War Loan

WFK:bd

RECOGNITION MERITED BY OUR SERVICE

BENJAMIN BERIS, PRESIDENT

American Glass Company
1030-42 NORTH BRANCH STREET-CHICAGO

NO THANKS!
all I need is
FIRE
INSURANCE--



Why should I EXTEND myself?



---except to sleep



--then the WIND blew--
and HAIL pounded down



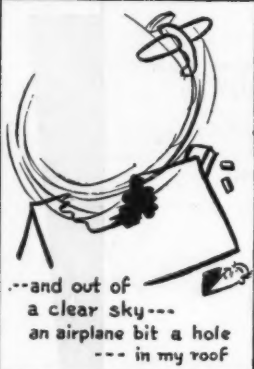
Suddenly a
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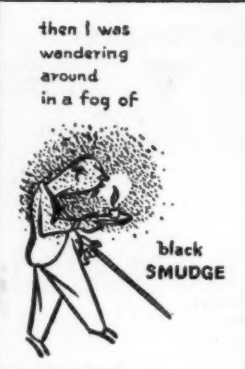
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people began throwing
stones and RIOTING



---and out of
a clear sky---
an airplane bit a hole
--- in my roof



then I was
wandering
around
in a fog of

black
SMUDGE



THANK GOODNESS I woke up just
in time to call my agent and ask him--
what did he mean "EXTENDED"--and
he said:

"THE EXTENDED COVERAGE ENDORSEMENT

added to your fire insurance policies covers the
additional hazards of:
WINDSTORM--HAIL--MOTOR VEHICLE--RIOT
--EXPLOSION (with some exceptions) SMOKE
and AIRCRAFT DAMAGE. It provides a com-
prehensive contract at little extra cost."

Ask your America Fore agent or broker to add
this protection to your fire insurance policy.

THE AMERICA FORE INSURANCE AND INDEMNITY GROUP

comprising the following companies

THE CONTINENTAL INSURANCE CO.
NIAGARA FIRE INSURANCE CO.
FIRST AMERICAN FIRE INSURANCE CO.

FIDELITY-PHENIX FIRE INSURANCE CO.
AMERICAN EAGLE FIRE INSURANCE CO.
MARYLAND INSURANCE CO.
THE FIDELITY & CASUALTY CO. OF N. Y.

BERNARD M. CULVER President

FRANK A. CHRISTENSEN Vice President



that's me--

making a "personal appearance" in
January issues of national magazines
to show people the perils of living
without the protection of Extended
Coverage. I'm also appearing in
reprints--posters--newspaper mats
and a little 3x4 folder (Form F511)
which you can use to introduce me
and my message to your friends and
prospective policyholders.

Drop a line to the advertising Depart-
ment, 80 Maiden Lane, New York 8,
N. Y., and I'll come to work for you.

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Rate Supervision Law to Be Sought in California

Governor's Conference Recommends Change— Garrison to Draft Measure

SAN FRANCISCO—A law authorizing the insurance commissioner of California to approve rates and rating procedures and practices on all lines, except life and ocean marine, will undoubtedly be enacted at the current session of the legislature. The law, which will not call for state rate making but rather be purely supervisory in character, will be drafted by Commissioner Garrison in conference with all interested parties and comes about as a result of recommendations made by the governor's state-wide insurance committee. In reporting its recommendations, the committee, headed by Mr. Garrison, said that the laws should be amended to more definitely provide for regulation of rates and practices of the insurance business in order to further the system of state supervision.

Other committee members are C. C. Hannah, Fireman's Fund group; Neal Harris, California Association of Insurance Agents; Francis V. Keesling, West Coast Life; Robert W. Kenny, attorney-general of California; Bertrand J. Lynch, Cosgrove & Co.; Eugene L. Stockwell, general counsel Pacific Indemnity; James J. McBride, state senator; Professor Arthur M. Cathcart, and Frank J. Waters, state assemblyman. The vote of the committee in making its recommendation was unanimous, except that Mr. McBride and Mr. Waters did not vote, as they are members of the legislature's insurance committees.

The proposed law will not call for state rate making, according to Mr. Garrison. Rates will be promulgated by company bureaus and the state authority will simply approve or disapprove. In answer to a query as to whether adoption of such a law by California and the other states would meet the federal government and Attorney-General Biddle's objections, Mr. Garrison said it is his opinion that if the matter is handled with the federal government properly, in time and with honest intention to bring about responsible regulatory authority within the states, arrangements can be made with leaders in Washington and the attorney general that will take the federal government squarely out of the field. If insurance is not adequately regulated by the state, including rates and procedures, the federal government will step in, Mr. Garrison believes.

To Permit Competition

The measure will be drawn with the idea of permitting the companies the maximum amount of competition among themselves and to carry on business as a private enterprise but still to give the public representation in what they will pay and what they will receive. The bill will provide that all company practices shall be non-discriminatory and that they shall not engage in any practices that might be described as boycott, coercion or intimidation. They will be permitted to have their bureaus and boards for the purpose of working in cooperation with each other in collecting statistics, data, etc., for rating purposes; that the policy forms be standard and

Ill. Legislature Faces Important Insurance Questions

The new Illinois legislature which came in Jan. 3, will have for consideration a number of important insurance measures.

Perhaps the foremost question will be whether a change is necessary in the premium tax and net receipts tax laws to save these statutes from successful challenge as being an unequal burden on interstate commerce in the light of the S.E.U.A. decision. Illinois imposes a 2% premium tax on foreign insurers but there is no such tax on domestic companies. Then there is the famous net receipts tax, which is a levy on fire and marine insurance "net receipts" of foreign insurers on the basis of returns filed by local agents in the counties, towns or municipalities.

It is likely that a number of meetings will be held during January under the auspices of the insurance department to discuss whether it is necessary to amend the law and if so what should be done. Of course the obvious suggestion will be to remove any grounds for charging that the law is discriminatory by making the premium tax apply to domestic companies as well as foreign. However, counsel for a number of the domestic companies, it is understood, hold firmly to the belief that the Illinois tax laws can be successfully defended against the charge that they constitute an unequal burden on interstate commerce or violate the equal protection clause. The Illinois premiums of all types of domestic companies in 1943 exceeded \$50 million and a 2% tax would thus yield about \$1 million.

Look to Congress

State officials express the hope that Congress early in its new session may enact insurance legislation that will indicate rather clearly what it is necessary for the states to do, if anything, to protect their insurance tax laws. There are some observers who believe that even a non-discriminatory state premium tax might be knocked out in a court test unless there is a congressional enactment declaring that the states continue to have the right to impose insurance taxes.

Some observers believe that although the premium tax can be saved in its present form or with amendment, the net receipts tax is extremely vulnerable. It is based on the theory that premium receipts of agents of foreign fire and marine insurance companies constitute personal property. The tax yields probably about \$1 million throughout the state. In Cook county for the last two years the premiums have been valued at 100% instead of at 37½% as previously by use of an equalization factor. The rate of tax is that which is applicable to personal property in general and in Cook county it is now \$3.90 instead of \$10.52 when the equalization factor was used.

In downstate counties the equalization factor is still applied but there has been considerable agitation to follow the example of Cook county so as to in-

(CONTINUED ON PAGE 23)

be available to all and that the rates be non-discriminatory and reasonable. Undoubtedly in working out the plan, a deputy commissioner or expert will be charged with the duty of working with the various bureaus or boards in much the same way Cecil J. Lloyd, chief assistant insurance commissioner, now works with the California inspection rating bureau, except that in compensation the commissioner approves or disapproves a minimum rate.

\$750,000 Fire Destroys Kansas City Warehouse

KANSAS CITY—The five-story brick warehouse building at 710 Central street here and its contents were destroyed by fire, and several surrounding buildings suffered smoke, water and some fire damage during the blaze. Walls of the building at 710 Central street partly collapsed. The fire started in the basement of the building where cartons of pharmaceutical supplies of Sharp & Dohme were stored. A three foot space between a false basement ceiling and the first floor trapped the fire, overheating the floor above where huge drums of wax of the S. C. Johnson & Sons Co. were stored. The fire was held to the restricted area by firemen for five hours, and then spread rapidly to the floors above.

Loss More Than \$750,000

The resulting loss to the insurers will exceed \$750,000.

The building at 710 Central street was owned by Thomas B. Owens of Fort Worth, and the loss under insurance of \$185,000 is total. Also total are the losses on the following insurances on stock: Sharp & Dohme, \$110,000; Johnson's wax, \$50,000; Allied Stores Corporation, \$60,000; Folger Coffee Co., \$150,000; Pioneer Cap Co., \$30,000. The D. A. Brown building at 701 Central street sustained a \$10,000 insurance loss, and contents of the Brown Printing Co., \$50,000. The Burd & Fletcher Printing Co. at 327 West Seventh street had a \$5,000 insurance loss. The Folger Coffee Co. building at 330 West Eighth street, sustained slight damage. Birmingham Paper Co. and Grain Exchange Building Co. each had a \$500 loss. The Inter Chemical Corporation, insured in Factory Association, will have a \$5,000 insurance loss.

No salvage of contents of the building at 710 Central is expected.

Pearson Named Ind. Commissioner

Governor-elect Gates of Indiana has announced the appointment of John D. Pearson as insurance commissioner to succeed Frank J. Viehmann. Since 1936 Mr. Pearson has been Indiana special agent of Glens Falls. He was born in Bedford, Ind., in 1904. He attended Indiana University and Wabash College.

He started with the insurance department of the Citizens Trust Company at Bedford in 1925 and in 1926 was appointed special agent of North America for Indiana. In 1936 he went with Glens Falls for Indiana which position he has held until the present date.

He has taken an active part in association activities. He became a member of the executive committee of the Indiana Fire Prevention Association in 1932, was elected vice-president in 1933 and president in 1934. He also served as secretary-treasurer of that association 1935-37.

He was elected to the executive committee of the Indiana Fire Underwriters Association in 1935, chairman of the committee in 1941, vice-president in 1942 and president in 1943. He has been a member of the Indiana Blue Goose since 1927. While a number of Indiana commissioners have been elected to membership in that order after taking office, Mr. Pearson is the first to be already a member of the organization at time of his appointment.

Chicago Wins Fire Prevention Week Award

Runners Up Include Memphis, Jersey City, and New York

Chicago was the winning city in the contest for merit awards for activities during fire prevention week Oct. 8-14, the international committee of judges has decided after reviewing the reports submitted to T. Alfred Fleming, director of conservation National Board, and chairman of the fire prevention and clean-up campaign committee of the National Fire Protection Association.

Other cities having grades of 90% or better were, in the order of their final grades: Memphis, Jersey City, New York, Boston, Louisville, Wichita, Fort Collins, Col., Gary, Prescott, Ariz., Los Angeles, Spokane, Seattle, Providence, Parkersburg, W. Va., Portland, Ore., Lakewood, O., New Haven, Cincinnati, Hartford, Fort Lauderdale, Fla., Anderson, Ind., St. Louis, Concord, N. H., Corpus Christi, El Paso and Atlanta.

Winners by States

Following were the winning cities in their respective states: Tuscaloosa, Ala.; Prescott, Ariz.; Eldorado, Ark.; Los Angeles, Fort Collins, Col.; New Haven; Fort Lauderdale, Fla.; Atlanta; Nampa, Ida.; Chicago; Gary; Burlington, Ia.; Wichita; Louisville; New Orleans; Portland, Me.; Baltimore; Boston; Grand Rapids; Minneapolis; Hattiesburg, Miss.; St. Louis; Billings, Mont.; Beatrice, Neb.; Reno, Nev.; Concord, N. H.; Jersey City; Carlsbad, N. M.; New York; Wilson, N. C.; Valley City, N. D.; Lakewood, O.; Bartlesville, Okla.; Portland, Ore.; York, Pa.; Providence; Columbia, S. C.; Aberdeen, S. D.; Memphis; Corpus Christi and El Paso (tied); Salt Lake City; Roanoke; Spokane; Parkersburg, W. Va.; Stevens Point, Wis.; Heart Mountain, Wyo.; Ketchikan, Alaska, and Hilo, Hawaii.

W. H. Wagner to Great American

NEW YORK—William H. Wagner, assistant U. S. manager of Eagle Star, will leave to become agency superintendent of Great American. Eagle Star recently announced its withdrawal from writing fire and allied lines in this country, reinsuring with American.

Mr. Wagner entered the business in 1917 with the old Germania Fire, joining Eagle Star the following year as an assistant underwriter and later becoming underwriter in charge of the middle department. In 1936 he was transferred to Pittsburgh as state agent. He returned from there to become assistant U. S. manager.

Chubb & Son Pension Plan

Chubb & Son have inaugurated a pension plan in which all employees will participate who have completed five years of service and who had not attained their 65th birthday by Jan. 1, 1945. No contributions are required of employees. The plan is effective as of Jan. 1, 1944, but has just been approved by the Treasury department.

Insurance Society of N. Y. to Offer Refresher Courses

NEW YORK—The Insurance Society of New York is prepared to offer a program of refresher courses for ex-service men returning to the insurance business and will institute it as soon as enough of these men are available to make it practicable to start courses.

While it may be feasible for some of the largest companies to put on their own courses, such as the Home fire group has just announced, Arthur C. Goerlich, educational director of the society, believes that most companies in all lines of insurance will be better served by pooling their retraining activities through the society. In this way, he points out, there is a better opportunity for enrolling classes without delaying until a sufficiently large number of students accumulates for any given course. Also, there is more chance to enroll classes large enough to warrant courses in special branches of insurance.

Mr. Goerlich mentioned that another advantage would be that the government would pay the tuition if the society puts on the courses, whereas if a company does it the government would contribute to the cost only if the company school were accredited by the state educational authorities as a recognized educational institution.

Mr. Goerlich believes that when the war is over there will be a considerable stretching out of the demobilization period, despite all efforts to get men out of the services quickly. Consequently the need for retraining returning insurance men will not be occurring all at once but will be spread over a considerable time, with so few being available to start the retraining course for any one company, except the very largest, that company refresher course would almost have to be on an individual tuition basis.

Returning service men entitled to tuition at government expense may be taking courses up to seven years after the war ends, so there may well be a considerable demand for insurance courses not only from former insurance men returning from the armed services but from veterans who want to go into the insurance business. They will be able to take these courses not only in preparation for their new work but while on the job.

Lloyds Can Be Sued in Any U. S. Court, Duncan Explains

NEW YORK—In order to correct the erroneous view that London Lloyds cannot be sued in the United States, which Representative Hobbs of Alabama expressed recently, O. D. Duncan, of Duncan & Mount, United States general counsel of Lloyds, has written to Mr. Hobbs to point out that through the "Service of Suit" clause used in American policies by Lloyds for some time Lloyds can be sued in any court in this country. Hobbs statement was quoted at the end of an item in the Dec. 21 issue of THE NATIONAL UNDERWRITER saying that he proposed to reintroduce his measure with respect to use of the mails by unauthorized insurers.

The service of suit clause provides that "in the event of the failure of underwriters hereon to pay any amount claimed to be due hereunder, underwriters hereon, at the request of the insured will submit to the jurisdiction of any court of competent jurisdiction within the United States." It provides that service of process may be made on Duncan & Mount, New York City. However whenever requested Lloyds has agreed to the substitution of local attorneys names, thus making it very simple matter for claimants under Lloyds policies to bring suit.

McKittrick Makes Washington Visit

According to an Associated Press dispatch, Attorney General McKittrick of Missouri was in Washington the other day conferring with government officials concerning anti-trust litigation against stock fire insurance companies. Mr. McKittrick was quoted as stating that he desired to learn the plans of the Department of Justice in connection with the anti-trust prosecutions because of his suit that is pending against the fire companies in the Missouri supreme court.

The fact that McKittrick is pursuing the matter is of considerable interest. He was defeated in his race for U. S. Senator from Missouri by a margin of only about 1,500 votes and he now goes out of office as attorney general of Missouri. It is reported that McKittrick's anti-insurance bias was heightened by the fact that many insurance people in the state actively campaigned against him and may have been responsible for his defeat. The quo warranto action that he brought against the stock fire companies has dragged along for four or five years. A great many lengthy hearings were conducted in New York, Chicago, St. Louis and other places before J. H. Windsor as commissioner of the supreme court of Missouri and the testimony comprises nearly 40,000 pages and there are thousands of exhibits. Mr. Windsor has been in Colorado for his health and he has not made his report. Indeed, the briefs analyzing the evidence and the law have not been prepared.

U. S. Attorney General Biddle has stated that it was at the instance of McKittrick that the Justice Department undertook its anti-trust prosecution of the insurance companies. It may be that McKittrick is anxious to have the federal government pursue its anti-trust prosecution further and not allow it to die a natural death.

Seeks Federal Judgeship

McKittrick was the only Democrat running on a state-wide basis to meet defeat in Missouri. He took with him to Washington some evidence that he regarded as pertinent to the insurance investigation.

While in Washington, McKittrick let it be known that he would not be unresponsive to consideration for appointment to the federal bench at Kansas City to fill the vacancy caused by the recent death of Judge Merrill E. Otis. There is a good chance that he may get that spot, so that he may be by-passed in connection with the selection of a successor to Senator Truman, who will soon become vice-president.

With McKittrick passing from the political picture in Jefferson City there is a probability that the insurance case may move forward on a smoother basis than heretofore. He kept things stirred up but nothing really effective was accomplished in his many years in the capital.

British Loan Now \$300 Million

The loan that was made in July, 1941, to Great Britain by the Reconstruction Finance Corporation collateralized by British insurance interests in this country, has now been reduced to less than \$300 million. The loan was originally \$425 million and most of the proceeds went to pay for war supplies that were contracted prior to enactment of lend-lease. The interest rate is 3%. Backing up the loan is the capital of 41 American insurance companies owned by British interests and the assignment of earnings of the United States branches of 41 British insurance companies. Payments up to Oct. 31, 1944, had aggregated \$133,931,513. Of that amount \$120,457,037 consisted of interest, dividends and other income and \$13,474,476 came from the sale of a small amount of the collateral.

Walter Bill Is Reintroduced in New Congress

WASHINGTON—Representative Walter, Pennsylvania, this week reintroduced in the 79th Congress the same insurance anti-trust exemption bill that bore his name and which failed to pass the last Congress.

He said he had no doubt the House judiciary committee will take up the subject soon for consideration.

"When we get around to deciding upon the legislation to be passed," said Walter, "we can amend my bill."

Besides reintroduction by Senators McCarran and Ferguson of the compromise proposals of state commissioners and representatives of insurance groups, it is reported that Senators O'Mahoney and Hatch will reintroduce their substitute for that compromise.

However, this latter is not confirmed, Hatch referring the inquirer to O'Mahoney as taking the lead and the latter simply saying "I have no news," in response to questions.

Observers believe, however, that it might be logical for O'Mahoney and Hatch to do little or nothing, pending initiative action taken by proponents of insurance legislation.

From industry sources comes information that New York Superintendent Dineen is being consulted regarding a legislative program for Congressional attention, and that an early meeting will be held of the Association of Casualty & Surety Executives committee on federal legislation to consider the situation.

Factory Groups Reduce Riot, Malicious Damage Rates

Effective Jan. 1, on all outstanding business the Factory Insurance Association has reduced the riot and civil commotion and vandalism and malicious mischief rates. Form A riot and civil commotion is reduced from 1 cent per \$100 to .4 cent, while form B, which is riot and civil commotion coverage including vandalism and malicious mischief, is reduced from 3 cents to .016 cents.

The Factory Mutuals Jan. 1 on all outstanding business reduced by 50% rates on riot and civil commotion and riot and civil commotion with malicious damage.

At the same time the Factory Mutuals announced a broadening of the explosion coverage to include loss caused by explosion in steamboilers, pressure vessels containing steam or operated with steam coils or jackets, vessels while under pressures normally less than five pounds below atmospheric or more than 15 pounds above atmospheric, equipment undergoing pressure tests, and exposure to fly wheels or rotating machinery, where such equipment is not located on premises of insured, and loss or damage caused by explosion of portable gas cylinders of replaceable and refillable service type located on or off insured premises. This is effective Jan. 1 on all outstanding business.

Behlmer Special Risk Head of Hartford Fire in West

A. G. Behlmer has been appointed superintendent of the special hazards department of Hartford Fire in the western department. He succeeds J. F. Lucas, who resigned to go with the Fred S. James & Co. agency, Chicago.

Mr. Behlmer joined Hartford Fire on graduation from Purdue University in 1926. He first served as an engineer in the midwest and later branched out into production work. More recently he has been superintendent of production.

Keep in touch with your bread and butter accounts with **The Insurance Buyers' Digest**. Write National Underwriter, 176 W. Jackson Blvd., Chicago 4, for samples.

Denies Okla. Tax Refund Requests

OKLAHOMA CITY—Letters are being received by Commissioner Read of Oklahoma from insurance companies asking refund of 2% of the 4% premium tax collected during the period between Jan. 1, 1941, and April 24, 1941. These requests followed the decision Nov. 21, 1944, of the supreme court of Oklahoma in the case of Lincoln National Life vs. Read which upheld the validity of the 4% premium tax on foreign insurers, but held that Mr. Read had no right to collect the tax on premiums paid previous to April 21, 1941.

Did Not Protest

Mr. Read has replied that the insurance department is not permitted by law to refund the tax paid during this period because records reveal that the companies requesting such refunds did not file protest nor did they bring suit within the 30 days provided by statute. He called attention to the fact that Lincoln National protested the payment of the taxes and brought suit within the time provided by law. The statute provides in substance that the aggrieved party shall pay the full amount of taxes at the time they are due and at that time give notice to the collecting officer showing grounds of complaint and that suit will be brought against the officer for recovery of the taxes paid. It further provides that the collecting officer shall hold said taxes separate and apart from all other taxes collected by him for a period of 30 days.

Gov. Kerr in his message to the legislature Tuesday recommended "consideration of legislation providing for collection of all taxes and fees by the Oklahoma tax commission. This should include such items as premium taxes from insurance companies now being collected by the insurance commissioner."

Veterans May Be Paid for Part-Time Instruction

WASHINGTON—The veterans administration has authorized payments under the G. I. bill to veterans attending school or receiving instruction on a part time basis. This applies to instruction in insurance, it is understood.

What Ruling Provides

The VA ruling provides for payments to both veterans and institutions in proportion to the time the veteran devotes to the educational or training program. But the time a veteran may follow a part time course will be increased, so that he may receive the equivalent of the maximum full-time course permitted by law. That is, the veteran taking instructions on a half-time basis, may continue the course twice as long as one taking it full-time, provided the time is within the limits of the G. I. bill.

Bechtold Assistant Chief Engineer of Travelers Fire

J. A. Bechtold has been appointed assistant chief engineer of Travelers Fire and Charter Oak Fire, to serve under Arthur G. Smith, chief engineer.

A native of St. Louis and a graduate of Armour Institute, Mr. Bechtold was trained in the Missouri Inspection Bureau before he joined Travelers in 1935 as a fire survey engineer in St. Louis. Four years later he was transferred to Cleveland, and in 1939 went to the engineering department in its home office at Hartford.

Two Michigan Hotels Burn

At Imlay City, Mich., fire destroyed the Palmer House and a dress shop, doing \$75,000 damage.

The McDonald hotel, a three-story brick structure built many years ago, was destroyed early Monday at Sandusky, Mich. Loss was estimated at \$40,000.

Eye Poor Salvage on Soy Beans

Underwriters May Cut Net Lines on Such Risks: Rosenbaum Report

Experience with the salvaging of soy beans following fire losses has caused underwriters to wonder if they should not cut down their net retention on lines where beans are involved. In several fires the savings through salvage of soy beans has been disappointing. The chief difficulty is that the beans absorb a great quantity of water and swell, which often causes the bin or tank container to burst and spill the beans on the ground. Because of water absorption the beans are more difficult to handle than other grains, which makes salvage operations more expensive.

This situation was illustrated in the Rosenbaum elevator loss at 87th street and South Stewart avenue, Chicago, Nov. 29, where the estimate of insurance loss is \$1,765,000, plus approximately \$190,000 in property damage and use and occupancy on the Vitality Mills across railroad tracks from the grain elevator.

Reduce Salvage Expectancy

In commenting on the Rosenbaum loss, the Cook County Inspection Bureau in a report states that soy bean storage in the property was not a factor in the cause of the fire but may contribute to the reduction in salvage expectancy.

The fire at the Rosenbaum property, according to the inspection bureau's report, originated in the upper portion of an elevator cupola, apparently from friction caused by a choke in one of the elevator legs. The sprinkler equipment including an automatic fire pump was operating before the fire department arrived but proved ineffective in checking and controlling the fire. The elevator and storage house were destroyed, and the boiler engine room a few feet south was severely damaged. Of the five steel storage tanks north of the elevator only tank No. 1 adjoining the elevator was damaged. The height and combustible construction of the elevator made fire fighting operations difficult. There were no explosions prior to the fire but some did occur subsequent to the fire which blew out the major part of the east wall of the elevator. Fire fighting was also hampered by adverse wind conditions and lack of sufficient hydrants within the protective range.

Stephenson with National

W. L. Stephenson has been appointed special agent for National Fire in eastern Pennsylvania with headquarters in the Drexel building, Philadelphia. He was formerly with the Middle Department Rating Association's engineering department. He succeeds F. A. Couch, who has been transferred to the New England field.

Harold E. Ising, assistant secretary of American Surety and New York Casualty, was honored at a luncheon marking his completion of 30 years as editor of the companies' house organ, "The Bulletin," which has been issued without interruption since Jan. 1, 1915. He received congratulatory letters from Chairman F. W. Lafrentz and President A. F. Lafrentz of American Surety, 30 American Beauty roses and an anniversary cake from the company, and an onyx desk set from his colleagues in the agency and production department. "The Bulletin" now averages 52 pages an issue.

James A. Beha, insurance attorney and former New York insurance superintendent, was host to New York City insurance newspapermen at luncheon.

Capt. Robert A. McCord, son of L. P. McCord, with whom he was formerly associated in the insurance business in

Mallalieu Reviews Historic Year in Fire Business

The year 1944 was one of the most momentous in the fire insurance business, W. E. Mallalieu, general manager of the National Board, comments in a year end summary. The total loss from fire was one of the largest in the country's history, and he suggested that if the country could cut in half carelessness alone as a cause of fires, there would be a tremendous saving.

The fire insurance business in 1944 performed, in addition to its fire prevention activities, two major services in the public interest without additional compensation, he stated, the discharging of its obligations to policyholders in the September hurricane and the year around task of assisting government agencies in fire protection and fire prevention measures. Mr. Mallalieu pointed out that in the hurricane of 1938 losses to more than 30,000 policyholders were reported to the board. Although the total destruction of the 1944 hurricane was less than in 1938, losses to more than 100,000 policyholders were reported, far higher than any of the great disasters of the past. An enormous amount of work is required in paying off such losses equitably and expeditiously, he said, and in discharging such obligations fairly and promptly the business demonstrates the public service character which justifies its entire existence, for the property insurance business is a protector against property loss in times of emergency.

One reason that in spite of a great number of fire losses no major war effort has been stopped or critically hampered by fire, he said, is the extraordinary efficiency of the fire prevention and protection plans of war agencies and of municipal fire departments. The fire insurance business has cooperated with war agencies in devising their plans for protection and prevention and more than 16,200 man days have been donated to the war department alone. He called attention to the low fire loss in war operations, part of it due to the training in the use of the latest fire fighting equipment of men in service. For example more than 6,000 men have been trained by the army engineers. Thousands of men will return home deeply impressed by the waste of fire and with knowledge of how to combat it, which should reflect favorably on the cause of fire prevention.

F. C. Smith Joins M. & M. at Chicago; Chincholl to L. A.

E. R. Chincholl, who has been connected with the engineering department of Marsh & McLennan in Chicago for 20 years, has been transferred to Los Angeles to serve as fire protection engineer. In his earlier days he was in the electrical contracting business and then was with the Kansas Inspection Bureau before going with M. & M.

Frederick C. Smith, who has had a well rounded insurance engineering experience, has joined Marsh & McLennan engineering department at Chicago. He was connected with General Inspection Bureau at Minneapolis for a number of years doing sprinkler and rating work and then was with the Mill Mutuals for several years. For the past two years he has been senior plant inspector in the plant protection department of the 7th service command at Omaha.

Jacksonville, Fla., has been reported missing in action.

Frank O'Donnell, who was with Excess of America, has been reported missing after a B-29 raid over Japan. He was a member of the air force and had been stationed in India.

Arthur L. Lenhart, 41, for some years an actuary of Globe Indemnity, died after a long illness.

Home Tells Plans for Veterans

Refresher Courses Give Man Chance to Select Line of Activity

A post-war plan to afford returning service veterans of Home every possible opportunity for advancement has been announced by President Harold V. Smith.

A series of refresher courses has been developed for the veteran to enable him to select the department of the business for which he is best fitted. Courses will cover all types of loss adjusting, engineering, general field work, office administration and salesmanship. In each of these divisions types of specialized functioning will be reviewed and the needs and duties of important desks will be outlined.

A senior officer of Home will administer the plan and an associate director will be posted in all elements of the business will be named. Assistants selected from the field and office staffs will aid in the program. Salaries of veterans will commence as soon as they are enrolled under the plan.

In Insurance District

The courses will be given at a place outside the head office of Home but closely in the insurance district. Mr. Smith said thus the students will not be distracted by the routine of daily business and yet they will be able to drop in at the office and renew acquaintances and thus become closer to the company in spirit and attitude before actively re-entering the field.

Mr. Smith expresses the belief that the course will enable the veteran to adjust himself to a return to civilian life. Returning veterans, accustomed to military life, are likely to feel as badly "lost" when they leave the service as they were when they first entered it. The refresher courses will provide a transition period to "eliminate that sudden wrench." Mr. Smith emphasized, however, that this program does not constitute "coddling." It is merely providing the veteran with the opportunity and consideration which he has earned. He has the right of time and the chance to make his own adjustment, to find for himself his greatest opportunity in the insurance world.

"It is up to the men of this generation that the Home looks for leadership," Mr. Smith asserted. "It is up to us to see that the service which they gave to their country has given them, not denied them, that opportunity."

Parsons Ark. State Agent of No. British

NEW YORK—Following the resignation of Ralph H. Baker, who has entered the general agency business, North British has appointed Jack G. Parsons as his successor as state agent for Arkansas. Mr. Parsons will supervise the agencies of the North British, Pennsylvania Fire and Mercantile, making his headquarters in the Hall building, Little Rock.

Mr. Parsons is a graduate of Arkansas College at Batesville. He served three years with the Arkansas Fire Prevention Bureau and about the same length of time as a special agent. For about one year he was in the government service, with civilian status as inspector of war plants. He resigned this position to enter the army, from which recently he received an honorable discharge.

Baker Ark. Deputy Commissioner

LITTLE ROCK—Lee Baker, attorney and former state legislator from

Insurance Income Tax Payments for 1942 Summarized

WASHINGTON—In making public preliminary summary statistics from corporation tax returns for 1942, filed through Dec. 31, 1943, Secretary of the Treasury Morgenthau points out that comparability of figures tabulated from returns for 1942 with those from 1941 returns is affected by changes in the tax laws made by the revenue act of 1942, relating to life and certain other insurance companies.

The department statement shows that of 2,082 returns from insurance carrier corporations for 1942, filed through Dec. 31, 1943, 1,521 returns showed net income. Total compiled receipts shown on these returns were \$3,344,304,000; net income was \$1,261,106,000; income subject to excess profits tax, \$13,993,000. Income tax was \$92,166,000; declared value excess profits tax, \$6,000; dividends paid in cash and assets other than own stock, \$98,841,000.

The number of insurance carrier corporation returns with no net income was 447, showing total compiled receipts of \$178,039,000; deficit, \$90,890,000; dividends paid, \$1,799,000.

Brokerage and Agency Firms

The report shows that of 6,161 returns from insurance brokerage, agency, etc., corporations for 1942, 3,522 were with net income of \$34,045,000; their total compiled receipts, \$198,186,000; income subject to excess profits tax, \$9,200,000. Income tax, according to these returns, totaled \$7,173,000, and declared value excess profits tax \$112,000. Dividends reported paid were \$12,950,000.

Returns of 2,415 insurance brokerage, agency, etc., corporations for 1942 showed no net income, but total compiled receipts, \$33,001,000; deficit, \$3,095,000; dividends paid, \$107,000.

The Treasury report further shows that all of the 15 consolidated corporation returns of insurance carriers for 1942 summarized, showed net income. These returns showed total receipts, \$178,314,000; net income, \$16,966,000; income subject to excess profits tax, \$2,336,000; income tax (excluding excess profits tax), \$3,732,000; dividends paid in cash and assets other than own stock, \$10,018,000.

Changes in 1942 Act

Pointing out important changes made by the 1942 revenue act, Secretary Morgenthau said among other things:

"Section 101(11) of the internal revenue code, which grants exemption to certain mutual insurance companies other than life, is revised in such a manner as to limit the exemption to mutual insurance companies, other than life or marine, having gross receipts from interest, dividends, rents, and premiums of not more than \$75,000. Mutual insurance companies other than life or marine not granted an exempt status are taxed under a new method which provides in general that the tax shall be the larger of (1) a tax on the net investment income at regular corporate normal tax and surtax rates, or (2) a special tax of 1% on the gross amount received from interest, dividends, rents, and net premiums—minus dividends to policyholders and wholly tax-exempt interest."

Lake Village, has been named deputy insurance commissioner and state fire marshal to succeed Lewis M. Robinson. He also will become ex-officio director of SWIS.

Mr. Baker was an unsuccessful candidate for lieutenant-governor in the 1944 primary. In 1943, he was the state's representative to the Council of State Governments while a member of the legislature. He took a very active part in civilian defense preparations and was in charge of protective services in southeastern Arkansas in 1941-42.

Collision Rate Increases Up to 25% Reported

A 25% increase in passenger car collision rates is understood to be included in the schedules currently being submitted in filing by the National Automobile Underwriters Association, with increases ranging up to 25% on commercial cars. For some commercial cars there will be no increase. Some will get a 15% boost, while the long-haul trucks with high deductibles \$250 and \$500 will get the 25% increase.

No Cut in Comprehensive

The association did not follow the suggestion made in the last New York department examination report that the minimum premium on comprehensive, in view of the favorable experience, be lowered from \$6 to \$5. It is believed that increased loss ratios since the period covered by the report are responsible for the decision to keep the \$6 minimum.

Maritime Commission Claims \$6 Million Saving

WASHINGTON — The maritime commission claims to have saved approximately \$6 million in insurance premiums as a result of its program of insurance with relation to ship and construction projects. The commission says that total cost of insurance in connection with 17 projects was \$7,201,602, or 56% of the cost had the same insurance been purchased at standard premium rates. Such cost, the commission reports, would have been \$13,077,062.

The commission says that its requirement that insurance on vessels mortgaged to it be placed in the American market, as far as practical, has strength-

Agents Balances at All Time Low

Fire companies appear to have closed the year with agents balances at an all-time low. This is not due to any particular effort on the companies part but seems to be the result of a combination of wartime prosperity and a scarcity of goods to spend money for, both among agents and their clients. The customers are not hard pressed to meet their premium payments, so the agent has the wherewithal to make his remittances. Barring real emergencies, such as an unexpected operation, there is little reason under today's conditions for an agent to use his companies' funds.

The agents balance situation has been improving steadily since the war's onset which has led some officials to believe that it may slide back to what it used to be when the war is over. Companies have differed considerably in their attitude toward overdue balances, some pulling out of an agency as soon as it was found to be taking more than 90 days to pay up. Companies cannot take credit in their annual statements for agents balances more than 90 days old at the year-end. Hence, September or earlier business on which the net premium has not been received lowers the surplus shown in the annual statement by that much.

ened the marine insurance market in this country.

Contributory plans for group insurance of employees of maritime commission contractors have been approved by the commission in a number of cases, under a change of policy, it is announced.

Insurance Men Mo. Colonels

John J. Nangle, president of Utilities of St. Louis, who has been treasurer of

Vance Hines in Ohio Field for Ohio Farmers Indem.

Vance Hines has joined Ohio Farmers Indemnity as special agent in the southeastern Ohio territory with headquarters at Columbus.

Mr. Hines has been operating the W. A. Hines & Son local agency at Cadiz, O., following the death of his father, Walter A. Hines. He has an extensive insurance acquaintance in the state and is qualified for this work.



Vance Hines

the Democratic state committee; Thomas L. Farrington, vice-president Lawton - Byrne - Bruner agency, and George D. Clayton, Jr., of Hannibal, a member of the executive committee of the Missouri Association of Insurance Agents, have been appointed honorary colonels on the staff of Governor-elect Donnelly.

Ungerland, Carlough Directors

Alfred J. Ungerland and Frank V. Carlough have been elected directors of London & Lancashire Indemnity and Safeguard.

Mr. Ungerland is a partner in Hall & Henshaw in New York. Mr. Carlough is a local agent at Newark, whose connection with London & Lancashire dates back many years.

Scheufler May Complete Term

JEFFERSON CITY, MO.—Governor-elect Donnelly has stated that he does not contemplate removal of ap-

Adjuster Can Do Much to Build Good Will

LOS ANGELES — The important public relations role which the adjuster can play in building good will was emphasized by Attorney Robert McWilliams, a C. P. C. U., before the Insurance Forum of Los Angeles.

"Three parties to a loss, the agent or broker, the insured and the adjuster, each can have a different attitude and it is the job of the adjuster to reconcile all interests," Mr. McWilliams said.

"It is usually better for the agent or broker to leave the negotiating of loss settlements to an adjuster than to do the work himself. Agents too often get into trouble. They often know the insured too well, so the latter tries to collect too much. Liability and property damage losses are often difficult. Surety claims entail a highly specialized work. Fidelity losses are so infrequent in any agent's experience that he would seldom feel competent to adjust them. It is also difficult for an agent to get the right point of view. The adjuster, usually from greater experience, knows better what the company will allow, how to make the approach, and what his legal position is during the necessary steps. The adjuster should recognize the great present need for greater care, more sympathetic understanding, more tact and increased efficiency, so the public will be better satisfied."

pointees of retiring Governor Donnell who have been confirmed for definite terms, so long as they properly discharge the duties of their office and observe becoming conduct in office. This apparently would apply to Superintendent Scheufler, whose term does not expire until next June and who has been confirmed by the senate.

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FOR UNIFORM FIRE PROTECTION MEASURES

THE NATIONAL BOARD OF FIRE UNDERWRITERS, sponsored by the fire insurance industry, is continuing its long fight for uniformity of fire protection equipment in all cities and towns. They have also worked long and steadily for the establishing of State fire marshal departments.

THEIR EFFORTS have resulted in over 5000 cities and towns adopting standard hose and hydrant coup-

plings, making it possible for other cities to send help to fires which might otherwise grow into tragic conflagrations.

THEIR REPRESENTATIVES, besides checking standard equipment and alarm systems also investigate the location and arrangement of the hydrants, adequacy of reservoirs, flow pressure of mains, freezing possibilities, and substitute resources.



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United States Fire Insurance Co. Organized 1824
The North River Insurance Co. Organized 1822
Westchester Fire Insurance Co. Organized 1837
The Allemania Fire Insurance Co. of Pittsburgh Organized 1868

Richmond Insurance Co. Organized 1836
Western Assurance Co., U. S. Branch Incorporated 1851
British America Assurance Co., U. S. Branch Incorporated 1833
Southern Fire Insurance Co., Durham, N. C. Incorporated 1923

WESTERN DEPT. FREEPORT, ILL. • PACIFIC DEPT. SAN FRANCISCO • SOUTHERN DEPT. ATLANTA • ALLEGHENY DEPT. PITTSBURGH • CAROLINAS DEPT. DURHAM, N. C.



Demand Commissions Be Included with Salary in Fixing Overtime Payment

In calculating the rate of hourly wage of employees for determining the amount of payments for overtime work to which they are entitled, a number of insurance agencies have been met by the demand from government examiners that the commissions received by the employee in connection with insurance sales be included along with salary. This demand has been made by examiners for the wage and hour and public contracts divisions of the U. S. Department of Labor.

This has caused consternation to the agencies that have been challenged, not only because of the cost involved but because of the detail work required to make the calculations currently and retroactively. It is required that payments be made to employees back to October, 1940, on this basis.

It is not a matter merely of taking the total of salary paid during a certain year and adding commissions received by the employee on his insurance sales on his own time and dividing by 52 to get the average weekly wage. The calculation must be made week by week and is governed by the amount of commissions received during a particular

week. For instance, an employee getting \$40 a week salary for a 40-hour week would be entitled to \$1.50 an hour for overtime work but if at the end of that week he made a sale that produced \$40 commissions his weekly earnings for that week would be on the basis of \$2 an hour and he would have to get \$3 an hour for overtime. Thus an agency in this situation must calculate each week what the employee should have gotten during that week for overtime work and make an adjustment with him the following week.

The fact that the employee is selling insurance after office hours on his own time and that he was privileged to place the business with other agencies and companies if he so desired makes no difference, according to the government examiners. At least one agency in the general insurance field that has just been met with this demand intends to pursue the matter further before acquiescing.

IN U. S. WAR SERVICE

Lt. Theodore L. Prevost, son of Harry Prevost, accident and health department superintendent U. S. F. & G., a co-pilot on a B-17, is reported safe in a German prison camp after having been missing over Germany since Sept. 8. The turret

gunner, who had been first to bail out managed to find his way back to England and is now in Texas, reports that four of the crew were taken prisoners.

Capt. Mortimer D. Pier, secretary of Excess Underwriters, has been reported wounded in action in the European area.

Lt. Philip J. Phillip, Jr., and Lt. Gordon P. Phillip, sons of Philip J. Phillip, local agent at Detroit, have served in the U. S. Coast Guard for nearly four years. Two years ago they met in Greenland, and a few weeks ago in the southwest Pacific after the Leyte invasion. Phil, Jr., is communications officer on a transport and Gordon is in charge of an LST.

The "skull work" of Capt. Edward S. Page, former fire manager of the Philadelphia metropolitan division of North America, is credited by Morley Cassidy, war correspondent of the Philadelphia "Evening Bulletin," with being responsible for the brilliant success of the "Green Bats"—a unit of the 9th air force in France and Belgium.

Capt. Page flew 15 night missions to gather information to aid in developing tactics, although not required to do such dangerous work by his duties. He conducted courses in aircraft identification, in which plane silhouettes were shown against an almost equally black background to simulate night vision.

First Lt. Benjamin G. Williams, U. S. air force, formerly with the Virginia rating bureau, has been reported missing in action since Dec. 5 over Germany. He was a Mustang fighter pilot, attached to the eighth air force.

Russell H. Matthias, partner in the Chicago law firm of Ekern, Meyers & Matthias, has been promoted to lieutenant colonel. He is chief of the contract section, fiscal law and regulation branch, office of the fiscal director in the War department, Washington.

The famous Eddy insurance family stemming from the late H. C. Eddy, western manager of Commercial Union, has been publicized recently largely by the distinguished record of Maj. Gen. Manton S. Eddy, now major general, commanding XII corps, third army, in France.

In the last three generations eight Eddy boys have attended Shattuck Military Academy, Faribault, Minn. H. C. Eddy had two sons, Harold C. and George M., Sr. H. C. went to Shattuck and fought in the Spanish-American war.

George M. Eddy, who was a prominent Chicago insurance broker, had four sons, Manton S., John E., W. Sprague and George M., Jr., all of whom attended Shattuck and were in the last war.

In the third generation there were Capt. John E. Eddy, Jr., who is now commanding headquarters company, 9th division, first army. Pfc. W. Sprague Eddy, Jr., of the marine corps, was killed in action at 18 years of age in the initial assault on Saipan. Sprague Eddy, Sr., was formerly vice-president of the "Insurance Field" and is now with A. G. Becker & Co., Chicago, investment securities. Also in the third generation Fred A. Sabin, Jr., attended Shattuck. He is a grandson of Harry C. Eddy and a son of the Nebraska state agent of American.

Fire Waste Council Meets Apr. 13

WASHINGTON — At the annual meeting of the National Fire Waste Council, called for the U. S. Chamber of Commerce building here April 13, attention will be devoted to the problem of ways and means for working with local Chambers of Commerce and other organizations in carrying out the program for preventing fire waste in cities throughout the nation. Authorities will address the meeting, followed by open discussion. Reports of standing committees will be received. Winners of the 1944 awards of inter-chamber fire waste contest will be made.

STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago Jan. 2, 1945.

	Par	Div.	Bid	Asked
Aetna Cas.	10	5.00*	133	137
Aetna Fire	10	1.80*	40	51
Aetna Life	10	1.50*	40	42
Amer. Alliance ..	10	1.05*	21 1/2	22 1/2
Amer. Cas.	10	.60	11 1/2	12 1/2
Amer. Equitable ..	5	1.00	15	16
Amer. Home	10		10 1/2	11 1/2
Amer. (N. J.) ..	2.50	.60*	14 1/2	15 1/2
Amer. Surety	25	2.50	58	60
Balt.-Amer.	2.50	.30	6 1/2	7
Boston	100	21.00*	600	625
Camden Fire	5	1.00	20	21
Contl. Cas.	5	1.80*	45 1/2	47
Contl. Assn.	10	1.20	40	42
Contl. N. Y.	2.50	2.00*	46 1/2	47 1/2
Fidelity-Phen.	2.50	2.20*	50	52
Fire Assn.	10	2.50*	65	67
Firemen's (N.J.) ..	5	.40	12	13
Fireman's Fund ..	10	3.00	86	88
Franklin Fire	5	1.00	22 1/2	23 1/2
Glens Falls	5	1.85*	43	45
Globe & Repub.	5	.50	7 1/2	8 1/2
Gt. Amer. Fire	5	1.20*	28	29
Hanover Fire	10	1.20	25 1/2	26 1/2
Hartford Fire	10	2.50*	101	103
Home (N. Y.)	5	1.20	26	27
Ins. Co. of N. A. ..	10	3.00*	88	90
Maryland Cas.	1	.80	8	8 1/2
Mass. Bonding	12.50	3.50	73	75
Natl. Cas.	10	1.25*	28	29
Natl. Fire	10	2.00	55 1/2	57
Natl. Liberty	2	.30*	6 1/2	7
Natl. Un. Fire	20	5.00*	168	173
New Amst. Cas.	2	1.00	26 1/2	28
New Hamp.	10	1.80*	44	46
North River	2.50	1.00	21	22
Ohio Cas.	5	.70	26	28
Phoenix, Conn.	10	3.00*	85	87
Preferred Accl.	5	1.00*	12	13
Prov. Wash.	10	1.40*	32	34
St. Paul F. & M.	12.50	2.00*	70	72
Security, Conn.	10	1.40	32 1/2	34
Sprgfd. F. & M.	25	4.75*	121	124
Standard Accl.	10	1.45	35	37
Travelers	100	16.00	535	545
U. S. F. & G.	10	1.50*	38	40
U. S. Fire	4	2.00	49	51

*Includes extras.

J. F. Lucas, Hartford Fire Man, Joins Fred S. James

Joseph F. Lucas has resigned as superintendent of the special hazard department in the western office of Hartford Fire to join Fred S. James & Co., at Chicago. He will have general executive duties along with H. Hilton in assisting Vice-president W. H. Stevens. He had been with Hartford 21 years, starting as special agent. For the past two years he has been chairman of Western Conference of Special Risk Underwriters.

Approve Merger of C. & R. Units

Merger of American Equitable and Knickerbocker, of the Corroon & Reynolds group, has been approved by directors of both companies and by the New York insurance superintendent. The merged company, American Equitable, will continue under Corroon & Reynolds management.

W. O. Woodsmall, Missouri state agent of Fire Association, has been made a colonel on the honorary staff of Gov. Donnelly of Missouri and as such will participate in the inaugural ceremonies at Jefferson City Jan. 8.

BUILDING COSTS

HAVE INCREASED APPROXIMATELY

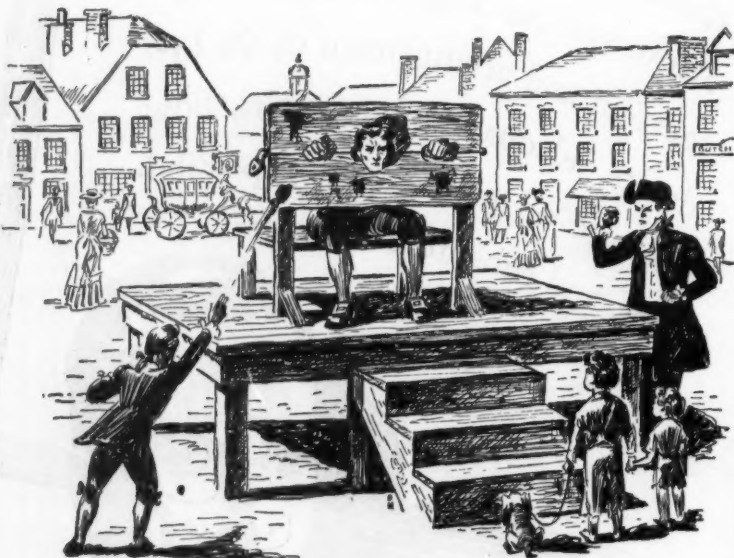
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Highlights in Insurance History

The first insurance stock companies, 1720, grew out of the English people's resentment against dishonest underwriters. There were so many private Houses of Insurance they were considered public nuisances, and lambasted in newspapers, pamphlets and broadsides, for their deceitful practices. Their failure to make good the losses of ships and cargoes sunk or captured by the French during the great sea disaster of 1693 spurred the organization of the stock companies. The Bubble Act of 1720 gave the death blow to the dishonest "Bubble Companies," while the stock companies weathered this upheaval. Insurance Companies of today realize that Trustworthiness is their most valuable asset.

For 45 years the NATIONAL UNION and BIRMINGHAM FIRE INSURANCE COMPANIES have been building up confidence and satisfaction among policyholders, through intelligent and honest consummation of contracts and claims.

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and Birmingham
FIRE INSURANCE COMPANIES

PITTSBURGH

PENNSYLVANIA

CHICAGO

LIEBROCK OPENS AGENCY

Harry F. Liebrock, vice-president of the R. A. Napier & Co. agency, Chicago, Friday will open his own agency in A-1844 Insurance Exchange. He has been a metropolitan supervising member of the Chicago Board and will transfer his membership to his new agency.

Mr. Liebrock will represent Phoenix Indemnity, Home Indemnity, Imperial Assurance, City of New York and American Casualty, and also will be sole agent in Chicago and Cook county for Union Marine & General.

He has been connected with the Napier office for 21 years, his only business association. He was with the fire department for four years after naval service following the first world war. Then he became manager of the Napier casualty department, and after five years was appointed the casualty manager. Later he was advanced to secretary of Napier & Co., and his duties were enlarged to take in production and supervising work. Mr. Liebrock was elected vice-president about two years ago.

Ray J. Strahl has been appointed by Mr. Liebrock as office manager of his agency. Mr. Strahl has been connected with Napier & Co. for 18 years. He also started as office boy, and then for several years was in the fire department. He was assigned to the plate glass department, and for the last 10 years has been in the casualty department, first as assistant manager, and then as manager.

Mr. Liebrock will operate under the agency title H. F. Liebrock & Co. His new telephone number is Wabash 1937.

AUTO THEFTS INCREASE

Automobile thefts in Chicago increased 18% in the first 11 months of 1944, totaling 3,310 compared with 2,754 in the same period in 1943, according to police department reports. Of the 3,454 stolen cars, recovered, 167 were completely stripped.

WALTERS TAKES NEW COMPANY

Edw. H. Walters & Co., of Chicago, class 1 agency, has taken the agency for Franklin National. The agency has been undergoing an expansion of business for several years. John F. Brent, for five years an associate broker in the office, has been elected to membership in the firm. After attending the engineering college at University of Michigan, he was an artillery officer in World War I, serving 14 months in France. Upon discharge he became an insurance man, covering the southeastern states. Subsequently he was for 10 years Chicago branch manager of T. H. Mastin & Co.,

resigning that position to become an insurance broker.

CHICAGO BOARD STICKER

The Chicago Board has had prepared an attractive policy sticker imprinted with the flaming red seal "Protects Life & Property" as a symbol of membership in the Chicago Board. The name, address and phone number of the member is imprinted and he has a choice of slogans that may appear.

Guy C. Rogers of Leslie & Godwin, Ltd., prominent London brokers, has arrived in New York for a stay of sev-

eral weeks. It is his first trip to America since 1938. Mr. Rogers made the trip by steamer but he believes that the post-war expansion of transatlantic air travel will be of marked value in facilitating international insurance business. Other recent Lloyds brokers who have visited the United States are Norman Bagley of C. T. Bowring, who has just returned to England, and A. L. Garrett of Hartley, Cooper & Co.

London Assurance Change

London Assurance has appointed Fuller & Kern, 116 John street, New York City agents and metropolitan de-

partment managers for fire, automobile and allied lines. Heretofore for 73 years the company has operated a branch office counter for the New York City area. The change is designed to give better and more complete service.

The staff of the local department which previously serviced city brokers will be retained and transferred to other departments of the company.

Fuller & Kern, founded in 1895, is one of the outstanding agencies in the New York metropolitan field.

Planet, fire affiliate of Standard Accident, has been licensed in Connecticut.

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BEFORE FILING THIS POLICY
Ask Yourself
JUST 4 QUESTIONS

1. HAVE I recently bought any new...
Furniture
Furnishings
Household equipment
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or other articles? ☐ YES ☐ NO
2. HAVE I recently improved or added to my property?
My Home & Contents
Today Are Worth
Amount of Insurance ☐ YES ☐ NO
3. HAVE I increased my fire insurance?
VALUES and replacement costs are up! ☐ YES ☐ NO
4. IF A FIRE forced me out of my home, how much would rent and additional living expenses cost?
THESE EXPENSES can be insured too! ☐ YES ☐ NO

IF I HAVEN'T brought my fire insurance and other coverages in line with today's higher values, I had better fill in and mail the attached card at once!

YES, I would like to have your assistance in bringing my fire insurance in line with today's values.

PLEASE SEE _____ (NAME)
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CITY _____ AT _____ AM PM
ON _____ (DATE)

Here's a policy hook-on card that shouts, "Have you enough insurance?" and asks the homeowner to consider the need for additional coverage **\$** right at the moment when he's thinking about insurance. If you write fire lines for a company of Fireman's Fund Group, you can cash in **\$** with this point of action sales help. The return card is mailed back to you. Ask for your supply today.



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3. A summary of state insurance laws.
4. Premiums and losses of fire and casualty companies for the last two years.
5. Insurance paid for and in force of life companies for the last three years.
6. A special listing of fire, casualty and life field men, general agents and managers.
7. All licensed local agents listed by cities and towns with fire protection classifications and populations.
8. A directory of adjusters.

The National Underwriter publishes Underwriters' Hand-Books for Chicago and the following states: Ala.-Ga.-Fla.; Ark.; Cal. (including Ariz. and Nev.); Rocky Mountain (including Colo., Idaho, Mont., N. Mexico, Utah and Wyo.); Ill.; Ind.; Iowa; Kan.; Md.-Del.-D.C.; Mich.; Minn.; Mo.; Neb.; N.D.-S.D.; Ohio; Okla.; W. Va.; and Wis.

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NEWS OF FIELD MEN

Grand Nest Service Springfield Makes Group Is Set Up Changes in South

Plans for the new war veterans service committee of the Blue Goose, authorized at the grand nest meeting in Denver, have been announced by Thomas G. Linnell, Minneapolis, most loyal grand gander, who will also act as chairman of the new group. There are about 900 members now in service and although it is assumed that former employers are prepared to rehire them, there may be many veterans who wish to make a change when they return. In meeting this problem the committee will act as a liaison between home-coming veterans and insurance organizations with opportunities to offer.

Letter to Service Men

In a letter to service men the committee urges them to return to their former organization but tells them if they desire to make a change, to write the committee, stating their wishes in regard to type of work, salary as well as qualifications. The committee will then advise members on opportunities available so they can make applications for jobs direct.

All fire companies, rating bureaus, adjustment and service bureaus are invited to file specific requirements with the committee for opportunities of employment. All correspondence will be held in strictest confidence. Communications should be addressed to: Thomas G. Linnell, 834 Baker building, Minneapolis 2; P. M. Winchester, 116 John street, New York 7, or George Edmondson, Stovall - Professional building, Tampa 2, Fla.

Western Department Field Parleys

Several of the western departments of fire companies are having field conferences in Chicago in January. Aetna Fire field men are in the first week of the month. The America Fire conference was scheduled for Jan. 24-25. Hartford Fire will hold regional educational meetings at four points in the territory for field men during January and February.

Some of the companies have field men come into the western office in small groups throughout the year, others as the men individually want to take up matters with western department officials.

The Springfield F. & M. group has made several changes in the field.

In South Carolina, Robert B. Cunningham, Jr., has been appointed special agent, to be associated with Special Agent James E. McDavid in supervising that area. Mr. McDavid has been with the Springfield group since 1932, and Mr. Cunningham has recently been connected with the Southeastern Underwriters Association as engineer.

Special Agent Alton B. Scott of Tennessee has been given the title of state agent, and Howard M. Lyle has been appointed special agent to assist him. Mr. Scott has been with the Springfield since 1939 and Mr. Lyle has recently been with the Tennessee Inspection Bureau.

T. J. Breslin Succeeds Webber in Eastern Pa.

NEW YORK—With the retirement of John H. Webber after 44 years of service, Thomas J. Breslin succeeds to the supervision of the eastern Pennsylvania field for North British & Mercantile. For the past several months he has been associated with Mr. Webber in that area. He will make his headquarters at the Philadelphia office.

Mr. Webber retired from active duty with suitable recognition from the group for his service to it.

Mr. Breslin has traveled eastern Pennsylvania for a number of years. All told, Mr. Breslin has been in the insurance business for more than 21 years and has had both home office and field training. He is secretary of the Underwriters Club of Philadelphia.

O'Connor, Kirkpatrick on Ill. Field Men's Program

At the Illinois Fire Underwriters semi-annual meeting in the Pere Marquette hotel, Peoria, Jan. 25, James C. O'Connor, editor of the "Fire, Casualty & Surety Bulletins" of THE NATIONAL UNDERWRITER, will compare the provisions of the new 1943 policy with those of the 1918 form now in use in Illinois, and A. L. Kirkpatrick, insurance editor of the Chicago "Journal of Commerce" will discuss the effects of the Supreme

Court decision in the S.E.U.A. case on the insurance business. During the afternoon the field men will be given a refresher course on the S.W.I.S. program. President John J. Rusco of Aetna Fire, Springfield, will be in charge.

The preceding evening the Illinois Blue Goose will hold a dinner at the same location, followed by a meeting and initiation. E. M. Eichenberger, Royal-Liverpool, most loyal gander, will preside.

Duluth Puddle Elects

The Duluth Blue Goose puddle has elected these officers: Ingworth Erickson, deputy state fire marshal, big toad; Gene Fitch, independent adjuster, croaker; Luther Brewer, Western Adjustment, pollywog; Chester Shafer, Main & Baker, bouncer.

Smith Succeeds Crosby

Fireman's Fund has appointed Marshall M. Smith special agent for Delaware, Maryland and District of Columbia, succeeding W. K. Crosby, who has gone with a Baltimore agency. Mr. Smith was for some time with the Factory Insurance Association and more recently with the Royal-Liverpool group. He will have headquarters at 1508 H street, N. W., Washington, D. C.

Mich. Pond Winter Rally Jan. 16

The winter meeting of the Michigan Blue Goose will be held in Detroit Jan. 16. The business meeting will be held at 2:30 with Most Loyal Gander C. B. Herrick, Milwaukee Mechanics, presiding, followed by an initiation social hour and the usual banquet at 6:30.

Price Speaks in Seattle

SEATTLE—Pfc. H. O. Price, guardian of the Seattle Blue Goose, who was home on furlough told of his experiences in Alaska at the pond's dinner meeting. Mr. Price was formerly special agent for Gould & Gould.

G. Emory Moore, most loyal gander, announced that the semi-annual meeting will be held Jan. 29. Seven goslings will be initiated. There are now 32 members of the pond in service. Members were urged to enlist in the volunteer port security force of the coast guard.

Alexander Named Special Agent

John C. Alexander, Jr., who has been serving as acting special agent in Connecticut, Rhode Island and western Massachusetts for Travelers Fire and Charter Oak, has been appointed special agent in that territory. He will maintain his headquarters in the Hartford office, operating under William T. Hickey, manager.

J. B. Archer, who has joined Gulf as special agent with headquarters at Amarillo, formerly was connected with Cravens, Dargan & Co. with headquarters at San Antonio.

Maj. Joe B. Fears, formerly with National Union in Oklahoma City, is spending a two weeks furlough with his family. He has been serving in the air corps in India.

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Current Attitude Toward Insurance in Washington

By H. C. HALLAM

WASHINGTON—Differences of opinion appear to exist as to whether the federal administration could, or plans to, extend the program of government insurance, or government participation in the insurance business, along social security and possibly other lines, as a result of the Supreme Court decision in the Southeastern Underwriters Association case. Insurance interests are understood to fear something of the kind. Some of them feel the decision may have laid the groundwork for government insurance expansion.

Some administration officials assert there is no connection between the two things, declaring they know nothing of such expansion plans. Others express doubt that the government will go into the insurance business in a big way on the basis of the decision. At the Department of Justice, however, which admittedly has nothing to do with social security programs or government in insurance generally, the opinion is expressed that there is no relationship between the decision and any possible expansion of government insurance.

Doesn't Hinge on Decision

Officials of that department say that if it should be decided there should be more government insurance it could be gone into, without regard to the Supreme Court decision. It was pointed out that the government was engaged in several insurance lines before that decision, namely, war damage, marine war risk, National Service Life, federal crop and federal deposit insurance, as well as social security.

The last named is said to hinge upon the general welfare clause of the constitution, and none of these lines is said to have hinged upon insurance being interstate commerce and under the commerce clause of the constitution.

Expressing doubt that the Supreme Court decision will lead to government espousing a broader insurance program, Nathan R. Berke, of the office of the general counsel, Federal Security Agency, tells THE NATIONAL UNDERWRITER he knows of no program to take the government into the fire, life, casualty, surety or marine fields. Mr. Berke, who has written about the Supreme Court decision in insurance journals, however, does not deny social security may be expanded. He speaks for the legal department of FSA, of which the Social Security Board is a unit. That board has recommended great expansion of social security and its recommendations have been espoused by President Roosevelt, Senator Wagner of New York, and others.

Asked for his views on the decisions in the S.E.U.A. and Polish National Alliance cases "with particular reference to the relationship of the ruling that insurance is commerce to the social security program and the possibility of broader government insurance" as among the effects or results of the decisions. Mr. Berke stated:

Berke's Statement

"As I understand it, you desire to know whether I think that one of the effects of the decisions in the Southeastern Underwriters and Polish Alliance cases may be a broader insurance program by the federal government.

"I seriously doubt whether the government would, on the basis of the Supreme Court's holdings in those two cases, espouse a broader insurance program. There is nothing in the decisions which treats of the question of whether the government may engage in the business of insurance as such. The holding of the court that the business of insurance is commerce and where it crosses

state lines it is interstate commerce, relates only to the amenability of the business to federal law and regulation. The social security program to which you make reference, is based on the right of the government to provide for the "general welfare" of the people. I know of no program nor do I think any is contemplated which would bring the government into the field of fire, life, casualty, surety or marine insurance. It is to be doubted whether the comparatively isolated economic losses sustained by fire or theft affect the 'general welfare' as do old age, unemployment, sickness and accident."

Deny Knowledge of Program

So far as the Department of Justice is concerned, officials there deny knowledge of any program for enlarging government insurance. They also say that the Supreme Court S.E.U.A. decision was not necessary to enable the government to expand its insurance business.

"Categorically false" was the official characterization of the report that the main objective of the S.E.U.A. prosecution was to insure authority for an administration "Beveridge plan" of social security, from cradle to grave.

The department's objective is stated to have been to eliminate restraints upon interstate trade and commerce, to make sure of opportunity for competition in the insurance business, for the general protection of the public; not to make sure of insurance powers to carry on under the general welfare clause or the commerce clause.

It is declared the government had no more desire to acquire control over insurance company assets than it had to acquire control over assets of the borax business through an anti-trust suit against the latter industry.

Government lawyers say they do not see what effect the Supreme Court decision could have on any government insurance program; do not see how the decision could alter, or could have altered, any such program, at all. Whether

or not insurance is commerce and in interstate commerce, these lawyers say, could have nothing to do with government insurance.

The only phase of government relationship to insurance affected by the decision, these lawyers say, was whether the government had power to regulate insurance operations by others. Whether or not insurance was commerce and in interstate commerce, they add, could have no effect upon the government entering the insurance field or expanding its insurance activities.

Witness, they say, war damage and war risk, carried on by the government during this war, but operating through the insurance companies. Witness, also, federal deposit and federal crop insurance instituted before the war. Also U. S. government insurance and war risk set up during World War I, and National Service Life of the present war.

If Americans had had to contend with active enemy bombing of United States territories during the current war, the government lawyers say this government could have undertaken actively to handle war damage insurance directly, as other governments have done, without awaiting a S.E.U.A. decision. Further development of social security, they add, would be under the general welfare clause, not the commerce clause.

To support their point, government attorneys say that since the Supreme Court decision there has not been heard so much talk about federal regulation of insurance as there was before the decision. Officials deny knowledge of any administration program—Securities & Exchange Commission, or other—for such federal regulation; also they say they have heard of no program for expanding government insurance into new fields.

Paul vs. Virginia Effect on SS

A view held by some in the insurance field that court decisions such as that in Paul vs. Virginia were a tremendous obstacle in drafting and enactment of the present social security law, because the government could not set up an insurance scheme, but had to pass the social security law in two separate titles, one providing for taxes, the other for benefits, theoretically unrelated to each

other, is not shared by government lawyers here.

They assert Paul vs. Virginia and other cases did not interfere with social security plans or legislation. The question is said to have arisen that while social security might be provided for under the general welfare clause, money to pay benefits could not be obtained under that clause. It had to be obtained under the general revenue raising or taxing power of Congress.

Under court decisions, taxation could not be legislated for a special purpose, such as social security, it is said. Revenues raised by the social security tax had to go into the general funds of the government, from which benefits are paid out.

Could Change SS Over

Officials say they do not see that with the power of Congress extended over insurance by the S.E.U.A. decision by the Supreme Court it would be easy to "change over social security to a straight insurance basis, taking in all classes of the population, without constitutional obstacles," as feared in some insurance quarters. As these officials see it, practical obstacles kept all classes from being taken in under social security, such as difficulties of keeping records, making deductions, etc., with relation to self-employed persons and certain classes of employees.

Officials do not agree that it is correct to say that the federal government could not go forward on a full social welfare program without insurance powers, and they say they do not see that the S.E.U.A. decision cleared away a "jungle" of technical obstacles to such moves.

As to an insurance industry view that the social security unemployment compensation or insurance system, now operated by the states, can more readily be made a direct federal enterprise as a result of the decision, officials here say this could have been done before that decision, if Congress had so decided.

Federalization of unemployment compensation by setting up rates and standards was proposed in the Kilgore-Murray bill, in the Senate last summer. It was recommended by the military affairs committee of that body as part of a general mobilization or reconversion program. However, that proposal was rejected by the Senate itself at a time when controversy was hot over the Walter states rights insurance bill and the S.E.U.A. case.

The debate in Congress on unemployment compensation federalization feature of the Kilgore measure is said to disclose no reference to the S.E.U.A. decision, which had been rendered prior to final action on that measure. This would seem to indicate that Senators did not relate the S.E.U.A. matter and unemployment compensation in their thinking on the latter controversial subject. Federalization was rejected by Senators, presumably, because of their opposition to it as a matter of high governmental policy, and because of opposition from the states, themselves.

Administration Views

Administration officials say it is not true that it has been more concerned over its own insurance powers than over alleged violations of the anti-trust laws, which appeared to many to be trivial and technical. Again asserting no relationship between the S.E.U.A. case and possible expansion of government insurance, it is declared at the department of justice that the government was and is concerned with anti-trust violations which it did not regard as trivial and technical, but as of "major importance in one of the largest businesses in the United States," and to the public generally. "The case was brought for that reason and will be carried on for that reason, and for that reason alone," it was declared at the department of justice.

(CONTINUED ON LAST PAGE)



"Don't be alarmed, it's only a trick fire bomb. But just suppose your home and furniture did go up in flames right now—what protection do you have?"

EDITORIAL COMMENT

Trend as to Fire Patrols

The formal dissolution of the Underwriters Fire Patrol of San Francisco and its incorporation into the regular fire department is indicative of the trend toward the taking over of fire and salvage work by the city departments. Insurance companies have welcomed this development, feeling that there was no more reason for them to do this work, which is for the benefit of all who own property exposed to the fire hazard, than for example to operate the high-pressure water system of New York City. Fire patrols' work has been taken

over in nine cities where they formerly functioned, while about 75% of the cities of 25,000 or more are doing salvage work. Many of these cities are doing a very fine job of it. The nine cities where the patrols' work has been taken over are Duluth, Indianapolis, Louisville, Milwaukee, Minneapolis, Mobile, New Orleans, St. Paul and San Francisco.

Fire patrols are still active in Albany, Baltimore, Boston, Chicago, Cincinnati, Kansas City, Memphis, New York, Newark, Philadelphia, St. Louis and Worcester.

Squeezing Out Local Taxes

Herbert U. Nelson, secretary of the National Association of Real Estate Boards, calls attention to the fact that the federal government is constantly encroaching on the states and other governmental units so far as taxes are concerned. More and more the central government is taking over the tax revenue that went to the state exchequer or that of the smaller units. Mr. Nelson says that about all that a local unit can depend upon now is real estate as a basis of taxation and this he predicts may eventually go to the federal government.

Insurance now is feeling this impact by the effort to swing insurance premium taxes away from the states to the federal government. The general

tendency of the times is for greater federal regulation and supervision, reducing states' rights, the abrogation of home rule.

In many ways this is a very unfortunate trend because the people feel close to their local governments. They take pride in and develop a loyalty to these smaller governmental agencies. The bureaucratic form of administration apparently is gaining strength and influence. The people at home are having less and less, to say and those at Washington more and more. All those who have lived through the day of important functions being left to the states or lesser governmental units regret to see the passing of that former well defined division of authority.

Suggestion for Post-War Plan

In post-war planning, we are wondering whether it will not be possible for those with gifted minds and ingenuity to devise some method whereby meetings of all kinds scheduled to start on time will do so, whether there is anyone present or not. One of the drawbacks to convention work is the necessity of postponing the opening exercises because only a handful of people are

present. We do not expect trains to delay their time of starting. Churches begin their services on time. The delays in conventions getting under way create nothing but waste and irritation. It would be a wonderful reform if scheduled time would be observed. There is an opportunity for those charting post-war improvements to put in a needed reform.

Distinction with a Difference

There was a distinction with a difference as to the sessions of the National Board of State Directors of the National Association of Insurance Agents at Milwaukee. There was a flareup in George W. Carter's mid-western group conference when he emphatically protested secret sessions. However, the afternoon before it had been decided to have executive sessions which any member could attend and also the meetings

were open to the insurance press. In fact, these meetings really were attended by some outsiders and were not strictly "executive."

Then there were what some termed "closed sessions" where any member was welcome but the members of the press were not permitted to be in the room. There were only two "closed sessions" or rather parts of sessions. The members of the press were asked to re-

tire when the nominations were made and also when the resolutions were dis-

cussed. This plan seemed to meet with general favor.

PERSONAL SIDE OF THE BUSINESS

C. W. Weisz, president of A. F. Shaw & Co., prominent London Lloyds and special risk agency of Chicago, is in St. Luke's hospital there for a check-up following a heart attack. Albert C. Anderson, marine department manager, who has been with the agency for 25 years, is under observation at St. Anne's hospital after a heart attack a few days ago.

F. E. Whitlock, formerly St. Louis manager of Newhouse & Sayre, who has been in an armored division of the army for some time, has been given a medical discharge and now is recuperating at Palm Springs, Cal. As soon as he has fully recovered he plans to return with Newhouse & Sayre at St. Louis.

Charles S. Kremer, president of Hartford Fire, has been elected a director of the Sanborn Map Company.

William Burlie, head of the printing and supply department of Hartford Fire in the western department, is retiring.

Frank T. Priest, head of the Dulaney, Johnston & Priest agency of Wichita and a former N. A. I. A. executive committeeman, is in St. Joseph Hospital there as a result of a sudden attack, believed to be a stomach ulcer. He was rushed to the hospital and given a blood transfusion due to severe hemorrhage but rallied later. He had no knowledge of such an ailment and had recently returned from a ten-day fishing trip in the Ozarks, reporting that he was feeling fine. He presided at the Christmas party of his agency and had been out with a group of friends the night before the attack.

Two examiners of Sun at Chicago, Howard S. Chessman and George L. Andersen, were honored on their 25th anniversaries at a banquet there. Fifteen attended the affair; and Manager C. W. Ohlsen presented each of the two veterans with a war bond.

W. A. Chapman, retired western manager of Fireman's Fund, has returned to his home at Evanston, Ill., after undergoing a successful cataract operation.

DEATHS

Joseph L. Keeler, 71, Sequim, Wash., local agent, is dead. A colorful figure, Mr. Keeler first went to Washington in 1889, later in 1897 joining the gold rush and returning to Sequim to settle down in 1902. He was instrumental in incorporating the community, served as a state senator, county commissioner and founded many of the community's leading enterprises, including the first telephone, electric power and water systems.

J. L. Davis, Sr., 83, a local agent in Columbus, O., for 40 years, died at St. Petersburg, Fla., where he was spending the winter. Two sons, W. E. and John L. Davis, Jr., are in the insurance business.

Egbert Van Alen, 73, one of the oldest Los Angeles agents in point of service, died from a heart attack. He had been in insurance for more than 25 years and was the first manager of what now is the

Insurance Association of Los Angeles. He entered business as a clerk, later becoming a partner in the Wren & Van Alen agency. He was then president of Whittaker-Batelle Co.

Burt J. Hill, 74, partner in the Hill & Witwer agency, Akron, O., died there.

Frank H. Barney, 73, one of the founders of Barney & Barney, old-time Minneapolis agency, died there. He and a brother, Fred E. Barney, established the agency half a century ago. It is now operated by the second and third generations.

Francis X. Ryan, 44, general agent in Boston for Yorkshire and previously for many years a counterman at the O'Brien, Russell & Co. agency in Boston, died at his home in Dorchester, Mass. He was on the United States Shipping Board during the first world war.

Mrs. Martha E. Gray, 74, widow of John H. Gray, for many years Ohio state agent of North British, and mother of Robert J. Gray, state agent of Royal Exchange, died at her home in Columbus.

George Butler, formerly an adjuster in the Texarkana, Ark., office of Fire Companies' Adjustment Bureau, was killed in action Nov. 12 on Leyte Island. He is the seventh bureau adjuster to be killed in action since Pearl Harbor. The others were: J. P. Johnson, Denver; W. H. Nance, Houston; Clyde Thomas, Albany, Ga.; F. B. McCoy, Jacksonville, Fla.; Geo. B. Nunnally, Atlanta, and R. C. Flint, Billings, Mont. Four men are reported missing in action: F. R. Graham, Atlanta; G. W. Chandler, Spokane; J. K. Lundberg, Jr., Salt Lake City, and C. V. Tietjen, New York.

Ralph Danforth, assistant secretary of Millers National, was advised Tuesday that his son and only child, Capt. James Danforth, was killed in action in France Dec. 8. The previous week he had been reported as missing. Capt. Danforth graduated from De Pauw University and was connected with western Adjustment at Chicago when he entered the army as a private. He was wounded in action last summer.

H. D. Randall, 76, vice-president J. A. Eckert & Co., brokers, New York, died there after a long illness. A member of the Eckert firm 35 years, he was at one time deputy auditor of New York Life. He was a graduate of the Brooklyn Polytechnic Institute.

Joseph H. Lewis, 82, veteran local agent of Farmville, Va., died there.

John H. Cave, postmaster of Lynchburg, Va., for 10 years and previously a local agent there, was found dead in bed, the victim of a heart attack.

Robert H. Will, 49, Defiance, O., local agent, died from a heart attack.

Mrs. Anna Driskell, Hico, Tex., local agent since 1930, died there.

James Guinan, 72, Dearborn, Mich., local agent for many years, died after a month's illness.

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COMPANIES

Ownership of Houston F. & C. Goes to New Group

DALLAS—Sale of Houston Fire & Casualty to a group of Texas and Oklahoma capitalists, the same group that now owns General of Dallas, a casualty company, was announced by John M. Ferguson, Jr., who heads the group. The sale involved a straight stock purchase deal, all of the stock changing hands.

Houston F. & C. will be continued at Houston under its present officers but will work in conjunction with General. Both companies have fire and casualty charters, but the Houston company will write the fire risks and General will write the casualty.

The Houston's new directors held their first meeting Jan. 2 and named the following permanent officers: W. P. Bomar, Fort Worth, chairman; Mr. Ferguson, president; J. E. Chenault and J. H. Abright, vice-presidents; Lewis Lacy, secretary, and J. Lewell Lafferty, treasurer. Mr. Chenault previously was vice-president of Houston F. & C. and will be its executive head, while Mr. Abright is executive vice-president of General and acts as its executive head. Messrs. Bomar, Ferguson, Lacy and Lafferty hold similar positions with General.

Houston F. & C. began business in 1934 and now has assets in excess of \$3 million and its premium income this year has exceeded \$3 million. Its capital is \$600,000 and its surplus for 1944 will well exceed \$400,000. General began business in 1943 with paid up capital of \$200,000 and has made substantial progress this year.

Houston F. & C. formerly was owned by the Wesson Oil & Snowdrift Co., cotton oil firm. It is licensed in 12 states and the District of Columbia. It has been writing insurance on projects sponsored by the farm security administration, but the new management has made no decision as to continuance of this contract.

General is licensed in three states but other expansion is planned.

Pulling Heads American Farm Department in West

Harry J. Pulling, superintendent of the brokerage and special risk department of Eagle Star, has gone with American of Newark in the western department at Rockford as head of the farm department there. He replaces Theodore Weaver, who left Dec. 1 to enter the local agency field.

Mr. Pulling has been with Eagle Star 14 years in the Chicago office. Previously he was 13 years with Westchester Fire, Chicago, as chief underwriter, and before that spent 13 years with Newburger Company, Chicago agency.

Mulgrew and Bischoff Are Advanced at Philadelphia

Pennsylvania Fire and its associated companies have appointed E. J. Mulgrew superintendent of the automobile department at the Philadelphia office. Mr. Mulgrew was formerly automobile special agent in Philadelphia office territory for 24 years.

Charles A. Bischoff has been made superintendent of the inland marine department at Philadelphia where recently he has been specializing in inland marine and special lines. Mr. Bischoff was previously with the inland marine department handling country-wide business at New York. He has been in the inland marine business more than 20 years, having at various times been with the jewelers block conference and other

inland marine organizations. He has also had field training.

Joins Associated Aviation

The Commercial Union group has joined Associated Aviation Underwriters, effective Jan. 1, for fire and casualty lines.

Home's Livestock General Agent

John G. McGarragh has resigned as cashier of the Stock Yards National Bank of South St. Paul, Minn., to become livestock general agent of Home with headquarters in Omaha. He will

cover the livestock markets at Omaha, Kansas City, Wichita and St. Joseph.

Am. Farmers Party to Suit

Mike O'Sullivan, president of American Farmers of Phoenix, Ariz., announces that he has authorized Attorney General Arnold of New York to make the company itself a party to the suit that was started by a membership representative to compel the insurance department to permit American Farmers to operate in that state even though unlicensed, on the basis of the S.E.U.A. decision.

Also, Mr. O'Sullivan states that he

has given permission for the New York department to make an examination of American Farmers without cost to the company. The request of the New York department was communicated to Mr. O'Sullivan by Commissioner Rummage of Arizona, he states.

Lt. Comdr. S. Pat Mallia, whose local agency in Dallas is being handled by Mrs. Lenore C. Baker, contacts everyone of his assured quarterly through letters written aboard the U. S. S. Casablanca, aircraft carrier, and sent to Mrs. Baker, who mimeographs and mails them in Dallas.



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and happiness to you and yours.*

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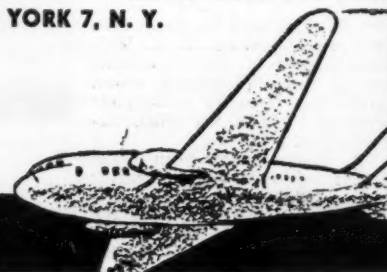
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Michigan Judge Predicts Probate Bond Loss Increase

Poor Experience on Estates of Veterans Cited in Detroit Talk

DETROIT—The post-war era will probably usher in the greatest cycle of losses to insurance carriers under probate bonds in history, Judge Frank McIlvaney, Genesee county (Flint) probate court, told the Surety Association of Michigan. In introducing the speaker, President Roger Quail, Standard Accident, pointed out that Genesee county has long been outstanding for the efficiency of its probate administration.

Judge McIlvaney declared that probate bond losses rose to a peak following the former war and the same factors which caused that rise are still at work in the present war with the added factor of far greater numbers of personnel in the armed forces. Probate cases involving the estates of men killed in action often pose difficulties and temptations to administrators and guardian cases for injured veterans also introduce heavy loss potentialities.

Too Many Nominal Bonds

Too many probate courts place executors and administrators under what can only be described as nominal bonds in view of the size of the estates probated, he asserted, pointing out that if a probate bond is to serve the purpose for which it is issued, it must cover a substantial portion of the assets of the estate.

Desirable changes in the handling of probate bonds in the post-war era and suggestions for encouraging more discriminate administration of estates were advanced in the discussion which followed the featured address, with George Bortz, Fidelity & Deposit; Tom Griffin, National Surety; President Quail, Tom Eggleston, Aetna Casualty; General Counsel Walter Mansfield and L. C. Minor, American Surety, participating.

Asks Directors' Protection in View of S.E.U.A. Decision

Stockholders of Continental Casualty at the annual meeting Feb. 7 will vote on a proposal to indemnify officers and directors against all liability and expense imposed upon or incurred by them in connection with the defense of any action in which any such officer or director is made a party by reason of being or having been an officer or director except in a case in which he shall be adjudged liable for bad faith or wilful misconduct.

The management explains that this action seems desirable in the light of the S.E.U.A. decision holding that insurance is commerce. This decision, it is observed, renders uncertain the effect, validity and applicability of various state and federal statutes. The management feels it is wise to provide some form of protection to its officers and directors who are required to conduct the affairs of the company notwithstanding such uncertainties.

Changing Renewal Dates

A tendency on the part of large corporations to have the expiration of

Bankers Get Out Insurance Schedule

Can Be Used as Check List by Officer Responsible for Coverage

NEW YORK — As custodians and trustees of customers' money, securities and other property and because of their diversified lending operations, banks and trust companies have a direct interest in more types of insurance than any other business enterprise, according to Frederick B. Post, chairman of the insurance and protective committee of the American Bankers Association and president of the State Savings Bank at Ionia, Mich. To aid banks in recording and reporting their insurance setups, the committee has prepared and is mailing to member banks a schedule of bank insurance.

The schedule is designed to inform the officer responsible for building the insurance program of the bank and to serve as a report to directors on the various types of insurance available to banks and hazards that may not be covered. It contains a brief outline of the coverage afforded by the various contracts and is correlated to the digest of bank insurance previously published by the committee.

Added Need in Wartime

Mr. Post points out in his letter forwarding the schedule that wartime conditions have caused heavy turnover in the personnel of banking and insurance. In many banks changes in personnel have placed the responsibility of managing insurance in inexperienced hands. Likewise, he states, many agents, being unfamiliar with banking procedure, should not be entirely relied upon for detecting and appraising the banks' exposures to loss. Where the bank's insurance buyer has had limited experience in that field, it is important that he at least know of the variety of contracts carried by banks and their customers. The committee, therefore, believes it advantageous for member banks to have a reference guide of insurance protection now available. The responsibility for an uninsured loss should not be loaded entirely upon any one bank officer, Mr. Post states.

Personnel of Committee

Assisting Mr. Post in preparing the schedule were the other members of the committee: F. D. Allen, Maplewood (N. J.) Bank & Trust; G. C. Bennett, insurance manager Bankers Trust Co., New York; W. B. Gladney, Fidelity National Bank, Baton Rouge; C. W. Parker, Dime Savings Bank of Brooklyn; M. F. Reese, Maryland Bankers Association; B. B. Rennie, insurance manager Security-First National Bank, Los Angeles; L. J. Ronder, manager insurance division Continental Illinois National Bank & Trust, Chicago; D. J. Needham, A. B. A., Washington, D. C.; J. E. Baum, deputy manager A. B. A., New York.

their insurance correspond to the end of their fiscal year is noted in a number of offices. Inasmuch as the fiscal year of many companies is either Dec. 31 or June 30, there tends to be a concentration of renewal activity for the very large risks at those times. It is somewhat inconvenient for insurance offices to have these large risks coming up for renewal at Dec. 31, because of the pressure of year end work and when the change is made from the former renewal date and the policy is extended there is considerable work involved particularly in connection with workmen's compensation on the retrospective basis.

Traffic Deaths Down 4% in Nov.

The National Safety Council reports that at the 11-month mark traffic deaths for 1944 had reached 20,760, against 20,690 for the same period in 1943. Thus a photo finish for the year is indicated. Traffic deaths went down 4% in November from the same month a year ago—2,280 against 2,380.

Auto Registrations Up 2% in Mass.

BOSTON.—Total motor vehicle registrations for 1945 in Massachusetts numbered 687,445 at the close of the year 1944 as compared with 673,939 at the close of 1943 showing an increase slightly over 2% or 13,506 cars.

The Massachusetts registrations are watched with much interest, as this is the first state in which final figures are available and they give a hint as to the trend nationally. The fact that there is an increase in registrations is surprising. This may be due to the fact that cars that were put in storage in the earlier war days are again on the road.

International Reinsurance Liquidation Completed

LOS ANGELES.—The Los Angeles county superior court has approved the sale of the Pacific Finance Building here to the Pacific Finance Co., for \$1,355,000. The building is the last fixed asset of International Reinsurance and approval of the sale will permit the cleaning up of the receivership which has been pending since 1933.

Increase in Mich. Auto Reports

LANSING, MICH.—Accident reports to the financial responsibility division of the Michigan department of state have more than doubled and have averaged 80 a day since the strengthened 1943 act finally was made effective a month ago, according to George O'Connor, division head.

Virtually all reports received are from insured motorists not subject to penalty provisions of the law, indicating that a major enforcement problem will be that of obtaining information regarding accidents involving uninsured drivers.

There have been no revocations of driving privileges under the law as yet since the 30-day period has not yet expired during which affected motorists may comply with the law's provisions.

How Fidelity Cover Would Have Saved a Life

NEW YORK—The value of fidelity bond coverage was clearly shown last week here when Oscar Gropper, head of a Fifth avenue leather goods business, killed himself because a 22-year-old woman bookkeeper forged bookkeeping entries amounting to \$40,000. Mr. Gropper jumped from a window of his ninth floor apartment, leaving a note saying the thefts had ruined him. The bookkeeper, who admitted the thefts, is free on \$2,000 bail on a grand larceny charge.

Most of the money went for wage increases and gifts to other employees and friends, none of whom suspected anything was irregular. The thefts were made over a period of time by false entries in the company's books and withholding cash.

Mr. Gropper's attorney said his client had not slept or eaten for three weeks since the discovery of the thefts and felt deeply his inability to pay creditors promptly after having made an excellent reputation in business over a 30 year period.

Warren to Back State Health Cover in Cal.

Talk of 1½% Payroll Tax to Finance Proposal

SAN FRANCISCO.—A plan for compulsory health insurance financed by a payroll tax on both employers and employees will be presented by Governor Warren of California to the California legislature. The plan, according to the governor, will cover both contributors and their families and will provide for payment of costs of medical and hospital care. He believes that expenses for purchases of drugs and perhaps for basic dental care should also be included. While the rate of payroll tax is not definitely set, it is indicated that the plan could be financed by a 1½% payroll tax on employers and employees.

In announcing the plan, Governor Warren pointed out that he is "not for state medicine where doctors are put on the public payrolls and care is paid for from governmental funds. I do not believe in that system. I do want to spread the cost of medical care by compulsory contribution of workers and industry, both of whom would be beneficiaries." He pointed out that there have been attempts to set up health insurance plans in California for 30 years, culminating in the establishment of the California Physicians' Service in 1938, but that plan has not been completely successful because it does not cover enough persons.

Points to Selective Service Data

Governor Warren pointed to the figures of the state selective service system as showing a need for an improved health program, saying that of every 100 California men examined for induction into the armed service 38 have been rejected on account of physical or mental deficiencies. In all, he said that 374,000 men between the ages of 18 and 36 have been found defective. If the figures were projected, he said, it means that about 1,500,000 California residents are below standard in health.

He expressed himself as feeling sure there would be many people who will be startled at the idea of compulsory health insurance but "there are always people startled at new things even when they have to be done." He said it might be necessary for contributions to start some time before benefits can be inaugurated, or the state might guarantee the benefit fund during a trial period. The plan, he said, would be broader than present coverage of unemployment insurance, taking in self-employed and other groups.

It is anticipated that some 2,600,000 workers and families would be covered under the proposed plan. Labor has given the idea hearty endorsement and the doctors of the state are reported to have accepted the plan in general. Public statement said that the house of delegates of the state medical association is meeting in the very near future to draft provisions of the plan from their viewpoint. The unprecedented approval of the governor's proposal by the doctors indicates that he has been in conference with this group as well as with the labor groups.

Under the proposal physicians can

elect to give service and conform to a rate schedule or not, as they please.

It is understood the plan will cover families of all workers receiving up to \$3,000 a year or approximately 6,000,000 people.

According to the governor's plan the state employment stabilization commission would collect the premiums, as it now handles unemployment insurance contributions.

Policy Making Body

The health system would be made a division of the department of public health, with a medical director in charge and with representatives of employes, employers and the medical and dental professions comprising a policy-making body.

Details such as charges to be allowed for physicians' fees, hospitalization and drugs are yet to be worked out. Labor spokesmen have told medical leaders that they want complete medical care, but some of the doctors fear it might make the compulsory plan too costly.

Under the California Physicians' Service with which 85% of the state's physicians are affiliated, member doctors may refuse to take a patient and member patients may make their own choice of physician. An employed man and his wife pay \$30 a year for surgical service and hospitalization and the men may get extra medical care for an additional \$9 or \$10. There are approximately 125,000 members.

Doctors are paid in units, the present value of which is \$2.25 each. A surgeon is credited, for example, with eighty units for a gall bladder operation. The present system is underwritten by the physicians themselves and the unit has been worth as low as \$1.10, depending on the amount of money available.

S. H. Gregg Leaves Zurich for Peoria Local Agency

S. H. Gregg has resigned as Illinois and Wisconsin state agent of Zurich to enter the local agency field at Peoria, Ill. He has purchased a one-half interest in the Hatfield & Co. agency, which has been operated for 28 years by John T. Oliver as sole owner and which will now be changed to a co-partnership basis.

Mr. Gregg has been with Zurich 15 years and prior to that was associated with his father in the local agency of U. A. Gregg & Sons at Newman, Ill. His brother, R. H. Gregg, is Illinois state agent of Crum & Forster.

The Hatfield agency is general agent for the three Zurich companies and also for Fidelity & Deposit.

Rieke Handles Napier & Co. Casualty Department

E. H. Rieke, Indiana state manager of Utilities of St. Louis, has resigned



E. H. Rieke

and has been appointed in charge of the casualty department of the R. A. Napier & Co. class 1 agency of Chicago. He succeeds Harry F. Liebrock, who resigned to open his own agency in Chicago.

Mr. Rieke has had long experience in the insurance business in Chicago and Illinois. He started with Napier & Co. as an office boy in 1919 and after a year went with Fire Association there as office boy and later became endorsement clerk. About 1½ years later he joined the Engelhard-Krogman & Co. agency of Chicago as manager of the casualty department and remained for six years. Then for seven or eight years he managed a local agency at Rockford, before joining the Allied Agency of Chicago as casualty underwriter. He

Agent Must Fight for His Future

Moulton Green Takes Sober View of Job of Maintaining Position

A sober view of the agent's future and some of the things it will be necessary for him to do to maintain his position in the economic picture were presented by Moulton Green of the R. B. Jones & Sons agency at the annual meeting of the Casualty & Surety Underwriters Association of Kansas City.

O. R. Leeds, manager of U. S. F. & G., was elected president of the association; P. H. Hawes of Speed Warner, Inc., and M. H. Downey, Aetna Casualty, vice-presidents, and retiring President Cliff Johnston, board chairman. Board members elected for one year terms are: E. U. Winegarden; R. L. Stewart, Jr., of R. B. Jones & Sons; George Dyer, Central Surety, and R. H. Hawley, Travelers. Election of Mr. Winegarden initiates recognition of class 3 agents on the board.

Agents have been lulled into lethargy and complacency, Mr. Green declared, and they had better review the mistakes of the past and prepare for the future. In the past 10 years, he said, the public has been examining more closely how the dollar is divided and distributed and whether this or that part of the public is being overpaid. The public has demanded or the insurance business has seen fit to reduce agent's commission more than 30% on blanket bonds, at least temporarily to reduce the commission on automobile insurance, establish a commission on new types of insurance at the time of their inception so low as to discourage any effort on the agent's part, through retrospective plans on workmen's compensation to reduce the agent's income, popularize the personal property floater which carries a commission of about 22% less than individual policies covering the hazards included in the policy, set up the Hill plan, and encourage a tendency toward the limited services of direct insurers or otherwise to demand a reduction in commission on all large lines.

The agency system, he declared, will not only survive but will prosper. However, drastic changes may be necessary to keep it in a favorable position. Agents have either to sell the public on the need of their services, experience and knowledge, or cut down the service which they have given in the past.

Several measures should be taken by the agents to meet the situation, Mr. Green said. They should realize that their position is being challenged and that so far as commissions are concerned agents are "expendable." They must convince the buying public that insurance is not to be compared with mercantile, industrial or manufacturing pursuits, he said. They must satisfy the public that they are getting a professional service in addition to the facilities which they can get elsewhere, and that the portion of the dollar the agent gets is not necessarily a sales charge but is comparable with the charges for advertising, tax experts, engineers, architects, surgeons, and professional services in hospitals. It will be necessary to study insurance forms, market facilities and the business in general more than formerly, and to eliminate the waste in the office and daily routine if the agent is to continue to justify his position and give adequate service in the face of a diminishing rate of commission.

remained there three years and went with the Kurt Hitke & Co. agency of Chicago as casualty underwriter and later as office manager and agency director.

Mr. Rieke remained in that post until about 14 months ago when he went with Highway Mutual Casualty, as agency manager.

Burglary Dept. Is Opened by New Atlantic Mut. Indem.

NEW YORK—The burglary department of Atlantic Mutual Indemnity, new casualty affiliate of Atlantic Mutual, is now ready to begin operations, according to William D. Winter, president of both companies. All forms of burglary, robbery and theft are being written.

Other officers of Atlantic Mutual Indemnity include J. Arthur Bogardus, who is vice-president and treasurer of both organizations, and Louis R. Burbach, vice-president, in charge of casualty operations. Mr. Burbach has been with Aetna Casualty 21 years, the last six at the home office as assistant to the casualty underwriting vice-president. Charles F. Cowley, who has been New York City claim manager for Bankers Indemnity for 11 years, will join the company later this month as claim manager.

In a message to brokers and agents, Mr. Winter said policies will be issued on a participating basis. Atlantic Mutual Indemnity has been licensed in New York and is applying for licenses in the several eastern seaboard states, where operations will be confined for the time being.

Facilities for writing automobile liability, plate glass, general liability and other casualty forms will be announced later.

To Study Cover of Passengers, Cargo on Army Planes

WASHINGTON—The prospect is seen of United States insurance company coverage for passengers and possibly cargo carried world-wide in planes of the army transport command under plans being formulated for a conference to be called by the U. S. Chamber of Commerce in late January or early February. This will follow recent negotiations between H. E. Hilton of the chamber's insurance department, and War department representatives.

To the conference will be invited representatives of underwriters and insurance companies interested in considering underwriting life, accident and health policies on ATC plane passengers; also fire, in the case of inland marine and cargo risks.

Would Insure as Individuals

The plan would enable military and civilian passengers on such planes operating to and from points in the western hemisphere, Europe, Africa, Asia, Australia and the islands of the seas to buy the proposed insurance voluntarily as individuals. The same principle may extend to inland marine and cargo coverage on ATC planes.

The U. S. Chamber was called in for consultation by ATC in December on accident insurance, particularly trip insurance and inland coverage, because many insurance companies and groups hold chamber membership.

It was pointed out that the companies have no loss ratio data on ATC flights. Its experience figures could not be made public for security reasons. However, the army has furnished such information on a "restricted" basis, for the benefit of insurance interests, to enable them to consider the problem intelligently, and this information has been distributed by the chamber to company and group presidents.

The matter will be considered from all angles at the impending chamber conference, so that insurance interests will be in position to decide whether to underwrite ATC operations.

Many ATC officers were formerly associated with private air lines, and ATC operations are carried out on about the same basis as those of private lines.

Group in Force Sets New Record

Over 25 Billion Life in Force, Other Lines Gain

NEW YORK—Group life showed an increase of approximately \$1.8 billion, bringing the total in force to a record high of \$25.8 billion for all companies, twice the amount eight years ago, Thomas I. Parkinson, president Equitable Society, estimates. Approximately 15.5 million employees in 36,600 business and industrial organizations are covered.

Other group coverages showed corresponding gains, the total in force in all companies being: Accident and health, \$124 million of weekly benefits; accidental death and dismemberment, \$5.5 billion; daily hospital benefits, \$27 million, plus allowances for special hospital fees and surgical operations, and group annuities, \$260 million in annual retirement income at maturity.

Equitable Gains Reported

Equitable Society's group life increased more than \$200 million to a new high in force of \$3.6 billion in 1944, more than double that of eight years ago. There was also a notable increase in group annuities, plans benefiting from 100 to 10,000 employees adding the largest number of employees under such plans in Equitable's history. As with other group coverages, about one-half of the programs were paid for entirely by employers. Equitable's group premium income in 1944 amounted to \$145,800,000, an increase of more than \$23,000,000 above the all-time high record established in 1943. Last year more than 500,000 certificates for employees were added, bringing the total number in force to approximately 5,300,000.

Labor Department Issues Check List on "Comp" Laws

WASHINGTON—How Good Is Your Workmen's Compensation Law? is the title attached to the Department of Labor's check list, which the department says "will be found useful by many who are seeking a 'model' act."

"Thirty years of experience with workmen's compensation laws has shown that the provisions of some state laws work better than do the corresponding provisions in other states."

The check list was prepared, says the department, to show "in the light of experience and accumulated recommendations, amendments that are urgently needed in many states."

The department says that because of changing conditions and alterations from year to year "even in the most highly developed laws it is not possible to point to the workmen's compensation law of any one state as a model, nor is it practical to prepare one draft for meeting the needs of all states, because their economies range from agriculture to highly industrial and are often moving from one stage of development to another."

Don't Expect Rewriting

The department admits that it cannot be expected that any one of the 47 states having compensation laws "will substitute a complete new act not specially designed to meet local circumstances."

The check list is made up of a series of questions as to a given compensation law, concerning its coverage of persons and employments, and of injuries; benefit payments, medical care; claims administration, its adequacy; rule making power; security for payment, and appeals to the courts.

(CONTINUED ON PAGE 20)

New Plan

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ACCIDENT AND HEALTH

New England Parley Plans Completed

BOSTON—David W. Donley, Union Mutual Life, Portland, Me.; Rudolph C. Larson, Aetna Casualty, and Peter E. Tumblety, Empire State Mutual Life, New York, will address the morning session of the New England sales congress sponsored by the Boston Accident & Health Association here Jan. 18.

At the afternoon session Insurance Commissioner Harrington will speak followed by Lester L. Burdick, Commercial Casualty, Boston. Boyd L. Cook, Columbian National; Edward J. Hanrahan, Continental Casualty; Gordon B. Winslow, John C. Paige Co., and Dwight H. Magovern, Monarch Life, four producers, will conduct a sales panel covering prospecting, presentation, meeting objections and closing.

Eagle Indemnity Has New Hospital Expense Cover

Eagle Indemnity is bringing out a broad form hospitalization policy which will cover pregnancy and female diseases. It provides benefits for adults of \$5, \$6, \$7, \$8, \$9 or \$10 a day. These benefits are payable up to 70 days. There is a 10 month waiting period for female diseases and childbirth for which hospital benefits are payable for a period of 10 days.

Hospital benefits for children, age 1-17, of \$5 a day are written. There is also available a surgical schedule with a maximum of \$100. For adults the schedule of operations increases in proportion to the amount of daily hospital indemnity purchased. Miscellaneous hospital expenses are payable up to five times the daily indemnity.

The contract is incontestable after two years, and it provides coverage in North America, Cuba, Hawaii, Europe and British Isles. It also provides coverage while riding as a passenger in an aeroplane on commercial airlines.

A policy for a child providing \$5 daily hospital indemnity, \$25 miscellaneous expense and \$100 maximum surgical, will cost \$13 a year. The same policy for males, age 18-49, is \$17; age 50-59 is \$24. Females, age 18-49, \$26; age 50-59, \$35. In the event that the surgical coverage is excluded the respective cost would be \$10, \$13, \$18, \$20 and \$27.

In the event that higher daily hospital benefits are desired, the premium increases proportionately, as well as all other benefits.

Outline Economics Society Annual Meeting Program

At the annual meeting of the Insurance Economics Society at the Drake Hotel, Chicago, Feb. 7-8, compulsory social security proposals will be discussed from the broad economic viewpoint by several nationally known speakers.

The morning session Feb. 7 will be devoted to reports and election of officers. A luncheon meeting will follow, with a brief address.

The afternoon will be devoted to a forum conducted by Gerhard Hirschfeld, director Research Council for Economic Security. There will be four members of the panel.

Medical Care Address

The morning of Feb. 9 Harold Curry, actuary State Farm Mutual Automobile chairman Health & Accident Underwriters Conference medical insurance committee, will speak on "Medical Care—What Insurance Is Doing," and Prof. Arthur B. Adams, dean college of business administration, University of Oklahoma, will discuss economic consequences of a broad, compulsory social security program. There will also be

another address by a speaker to be announced.

The society's executive committee will meet that afternoon.

Broaden Hospitalization Contract

Hospital Service Plan of New Jersey is issuing a new contract with liberalized benefits which will be offered group and non-group subscribers when their present contracts expire. Ailments existing at enrollment will be covered

without a waiting period except maternity. Almost all exclusions as to conditions requiring hospitalization are eliminated. Maternity waiting period is cut from 11 to nine months. There are 21 days of full and 90 additional days of partial benefit, based on calendar days. First aid allowance is increased to \$8. Automatic cancellation at 70 is discontinued.

Holmquist Now Vice-president

G. E. Holmquist has been elected a vice-president of Sterling of Chicago. He has been with that company about a year and was in charge of planning

and setting up the new offices of Sterling at 737 North Michigan avenue.

He started in business with Retail Credit Co. of Atlanta and then he was engaged in the supply and purchasing field, being located in Central America for five years. In 1933 he went with the Kemper insurance organization as assistant purchasing agent and remained there 10 years. At the last he was assistant secretary of Lumbermen's Mutual Casualty and American Motorists.

Report on United of Chicago

United of Chicago as of Dec. 31, 1943, had assets of \$2,575,280, capital \$450,000

GROWTH



The fine reception accorded the Manufacturers Companies during 1944 by Agents and Brokers the country over has resulted in a record year of growth. It is at the same time a true indication that the facilities and services of Manufacturers are recognized sales producers. In 1945, we invite you to make our plans and our progress an integral part of yours.

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Casualty Insurance Company • Fire Insurance Company

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CASUALTY • BONDS • FIRE • MARINE

Dependable Insurance Service

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Aggressive Selling Assistance

A multiple-line stock casualty company which offers financial strength—prompt claim service—up-to-the-minute sales and advertising aids—standard policies. It will pay you to investigate The Buckeye Union, an aggressive company for aggressive agents. Writing Automobile, Plate Glass, Burglary and Public Liability.

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Territory in
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THERE MUST BE A GOOD REASON

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DICKSON
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Enters Its Fifth
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**145 Insurance
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Your Inquiry Is Invited

AIRCRAFT LOSSES



CLAIMS SERVED BY PLANE

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James F. Dickson, Jr. whose sixteen years experience adjusting claims in Washington, D. C. area, and close personal supervision over a thoroughly reasoned staff, are reflected in the Company's remarkable record.

24-Hour Service to All Claims and Losses—Claim Service by our Own Plane and Licensed Pilot.

AUTOMOBILE — CASUALTY
FIRE — INLAND MARINE
FLOATER — AVIATION
COMPENSATION

Territory: MARYLAND — DISTRICT
OF COLUMBIA
VIRGINIA — WEST VIRGINIA

and net surplus \$598,310, according to the report of an examination by the Illinois department. The examiners increased the surplus by \$44,702 over the company statement.

Total income in the life department in 1943 was \$666,342 and in the casualty department \$3,609,215. Disbursements in the life department were \$440,906 and in the casualty \$3,156,008.

In the accident and health department earned premiums in 1943 were \$3,468,688, incurred losses \$800,538 and total losses and expenses incurred \$2,951,708.

Federation Executives to Meet

The executive committee of the International Federation of Commercial Travelers Insurance Organizations will meet at the Edgewater Beach Hotel in Chicago, Feb. 3. Paul Clement, Minnesota Commercial Men's, is chairman.

Coroner to Address Claim Men

Coroner A. L. Brodie of Chicago will discuss the work of his office at a meeting of the Chicago Claim Association at Huyler's, 308 South Michigan avenue, Jan. 9.

American H. & L. Parley

American Hospital & Life is holding a sales conference at New Braunfels, Tex., this week. Progress during the past year was reviewed at a banquet in San Antonio for home office personnel.

CHANGES

Scadden from Army to Brown & Sons

SAN FRANCISCO—Thomas Scadden is leaving the Pacific Coast department of the army engineer corps here to become assistant manager of the casualty department of Edward Brown & Sons, prominent San Francisco general agency.

Division Examiner for Four Years

As division insurance examiner for the past four years, Mr. Scadden has supervised casualty insurance projects on war department construction projects, under George E. Morrissey, chief of the engineer corps insurance section at Washington.

Lewis Resigns Executive Post with Mich. Surety

LANSING, MICH.—Walter H. Lewis, vice-president, treasurer, and a director of Michigan Surety for 20 years, has resigned. President Edmund C. Shields, a Lansing attorney, has not announced a successor to Mr. Lewis

who is, he said, retaining a stockholder interest.

Mr. Lewis came to Michigan Surety as its underwriter and vice-president at the time of a reorganization in 1924. He has been in insurance for 43 years, having started at 15 with National Surety in New York, later going to American Surety where he was fidelity underwriter at the home office for some years. Later, for seven years, he was assistant state manager for Oklahoma for American Surety and subsequently, for five years, conducted a general agency at Oklahoma City for Hartford Accident, Employers Indemnity and Security Mutual Life.

Now but 58 years old, Mr. Lewis indicated he is not retiring from the business but will announce his plans after taking a vacation.

Foley with Manufacturers Group

Manufacturers Casualty and Manufacturers Fire have appointed William P. Foley executive special agent to supervise eastern Pennsylvania. Mr. Foley is a graduate of the commerce school of the University of Pennsylvania and has been in insurance since 1925.

Travelers Shifts Claim Men

DETROIT—H. C. Timmins, who has been manager of the claims department of Travelers in Buffalo for two years, has become claims manager in Detroit, succeeding Paul Marsden, who resigned to enter another line of business. Mr. Marsden has been active in the Detroit Casualty Insurance Claims Managers' Council. Mr. Timmins joined Travelers at Richmond in 1917, served in Philadelphia and Camden and spent 12 years at the home office before going to Buffalo.

Stephen C. Harholbt has been transferred from St. Paul as assistant manager under Mr. Timmins, succeeding E. W. Funk, who resigned to enter the practice of law. Mr. Harholbt joined the company 22 years ago.

Sandvig Farmers Auto Manager

L. J. Sandvig has been appointed district manager of Farmers Automobile Inter-Insurance Exchange, Truck Insurance Exchange and Fire Insurance Exchange for the Des Moines district, which includes five counties.

Establishes New Southeast Office

Iowa Mutual Liability has established a southeastern department to serve North Carolina and Virginia, in which states the company has been licensed. David E. Evans, formerly manager for Lumbermen's Mutual Casualty at Greensboro, is manager of the new office, which is located at 921 Jefferson building, Greensboro. Iowa Mutual Liability has established a claim department at Greensboro under H. H. Gibson, also formerly with Lumbermen's Mutual Casualty in charge of its Raleigh, N. C. office. The company

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Sell the public what it wants—complete personal protection. You can build a good volume with the Federal Life and Casualty's accident—health—life protection for both men and women and juvenile life for children. Territory open in 30 states.

FEDERAL LIFE AND CASUALTY CO.
DETROIT - - MICHIGAN

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plans to enter additional southeastern states.

COMPENSATION

U. S. Chamber Gives Aid on Comp Legislative Proposals

WASHINGTON—Following recent New York conferences of H. E. Hilton, U. S. Chamber of Commerce insurance department acting head, with Association of Casualty & Surety Executives and American Mutual Alliance representatives, it is learned that Dewey Dorsett, manager of the executives association, will address a meeting here Jan. 22 of state chambers of commerce on workmen's compensation.

That meeting is expected to devote considerable attention to compensation legislative proposals suggested for consideration in 1945 state legislatures. Prospects for such legislation were discussed in the New York conferences, which also considered the recent report of the committee on workmen's compensation, safety and health, at the Department of Labor's annual conference of state labor officials and union labor representatives.

Special Bulletin Service

The U. S. Chamber plans a special bulletin service for 1945, going to chambers of commerce, to keep them advised of legislative developments concerning compensation in the several states.

The chamber's insurance department is distributing to insurance companies and state chambers of commerce the report made at the Department of Labor conference.

California Changes Reported

SAN FRANCISCO—It is reported that Governor Warren will ask the legislature to increase the industrial accident commission's membership from three to seven members and create two sections which will hold continuous sessions here and in Los Angeles, serving as a compensation court. The director of the department of industrial relations would be given broader administrative duties and no longer be a director of the division. It is expected that the state compensation fund will be separated from the commission.

SURETY

Crow Continental Casualty Surety Claims Head

Continental Casualty has promoted Walter C. Crow, assistant superintendent of the surety claim department, to superintendent, succeeding the late E. M. Kincy.

Mr. Crow has been engaged in surety claim work throughout his insurance career and has been a member of the Continental staff for 10 years. He entered insurance in 1923 with Union Indemnity at New Orleans. Four years later he was transferred to the middle-west as manager of the Chicago surety claims office, a post he held until 1933.

Opportunity in Texas for man under 40 not subject to military service, with casualty, marine or fire experience, as office underwriter or on road as special agent for large general agency. Good salary, bonus and permanent position for right man. Address A-83, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED

Bond man, with underwriting and rating background, for Los Angeles Insurance Company Home Office. Give full details of experience, draft status. All replies confidential. Salary open. Address A-84, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

In 1934 he joined Continental Casualty and was named assistant superintendent of the surety claims department nine years later. Mr. Crow recently was elected secretary-treasurer of the Chicago Surety Claim Men's Association.

Seattle Surety Men Name Arthur Eagle President

SEATTLE—The Seattle Surety Association at its annual meeting elected Arthur Eagle, American Bonding, president, to succeed L. K. Anderson, Great American Indemnity. Werner Dietz, John A. Whalley & Co., becomes vice-president, and Gerald L. Perry, Hartford Accident, secretary-treasurer.

The executive committee is composed of George W. Rourke, Aetna Casualty; A. O. Stuber, Massachusetts Bonding; John C. McCollister, McCollister & Campbell; J. E. Charbonnel, Fireman's Fund Indemnity, and D. A. McKinley, Royal Indemnity.

The association's annual dinner party will be held the latter part of January.

Signs Big Highway Bill

WASHINGTON—President Roosevelt has signed the \$1.5 billion federal-aid highway 3-year post-war construction bill. It provides for \$100 million

available within 30 days for surveys, plans and construction and it is reported that apportionment of funds for the first post-war fiscal year will be made within this 30-day period.

In addition to the regular federal-aid authorizations, to be matched by states on a 50-50 basis, the act also provides annually for the first 3 post-war years \$25 million for forest roads, \$12.5 million for forest development roads and trails, \$4.25 million for national parks, \$10 million for access roads to such parks, and \$6 million for roads on Indian lands, to total approximately \$175 million.

Allow Mutuals to Write Bonds

MILWAUKEE—The Milwaukee county board of supervisors has voted to permit mutual companies to submit bids for the fidelity bonds for county officials and employees, and also for other types of insurance coverage, provided there is definite assurance that there will be no assessment. The ordinance, formerly excluded mutuals and limited the county to carrying bonds with conference companies.

To Hear Police Officials

Lt. Philip Breitzke, head of the homicide bureau of the Chicago police de-

partment and Lt. John J. Murphy, in charge of outside work on forgery and embezzlement, will discuss fraud and embezzlement at the meeting of the Chicago Surety Claims Association Jan. 9 at the Chicago Bar Association. Neil H. Reynolds, Century Indemnity, is president of the group and will be in charge of the meeting. There are two new members, J. T. Whalen, American Guarantee & Liability, and Joseph W. Griffin, Century Indemnity.

At the meeting Feb. 6, Warden Frank J. Sain of the Cook county jail will discuss "The Criminal Mind."

Official May Select Surety

LINCOLN, NEB.—The Nebraska attorney general's office, at the request of Max G. Towle, Lancaster county attorney, holds that a public official, required by law to give bond, may obtain it from a surety company of his own choosing, so long as the company is qualified.

"The legislature never intended that an officer be compelled to accept a surety company, selected by the county board, which might impose terms and conditions other than those required by the standard companies," the opinion stated.

Something NEW has been added to tell the whole story!

TWO WORDS HAVE BEEN ADDED . . .
and Casualty

National Automobile Insurance Company

...so that our name may accurately describe the underwriting facilities of our Company . . . for Automobile and all Casualty lines, Fidelity and Surety bonds. The name is different—but the means for helping you step-up and keep up production remain the same! No time like the present to find out why NATIONAL is

"ALWAYS THE LAST WORD IN BROADER PROTECTION"

ALL FORMS OF CASUALTY INSURANCE AND BONDS

**NATIONAL
Automobile and Casualty
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LOS ANGELES
CAPITAL \$1,000,000

INDIANAPOLIS — HOUSTON — DALLAS — SAN FRANCISCO
SEATTLE — PORTLAND — SAN DIEGO

COMPANIES

Buckeye Union Cas. Doubles Capital

Buckeye Union Casualty has increased its capital from \$300,000 to \$600,000, as of Dec. 31, by a 100% stock dividend, Lieut. Frederick E. Jones, president, announces. The move is part of a postwar expansion program.

The company was organized in 1926 with \$100,000 capital which was increased in 1936 to \$300,000.

Premium income in 1944 was approximately \$3,425,000, an increase of around \$300,000. Assets, as of Dec. 31, will exceed \$5,300,000, with surplus to policyholders in excess of \$1,500,000, including capital of \$600,000.

Buckeye Union Fire, an affiliate, will end the year with assets in excess of \$1,300,000, surplus to policyholders exceeding \$550,000. Its 1944 premiums were approximately \$850,000.

Cal. Insurer Changes Title to Nat'l Auto & Casualty

The title of National Automobile of Los Angeles has been changed to National Automobile & Casualty. Since it has been writing all forms of casualty insurance and bonds for many years, the change of name has been made to indicate its multiple line facilities.

National observed its 25th anniversary in 1944, which brought it the largest premium volume of any year in its history. Capital is \$1 million and surplus to policyholders exceeds \$2 million. It operates in 19 states, and has branch offices in San Francisco, San Diego, Seattle, Portland, Houston, Dallas and Indianapolis.

Home Indemnity has declared a divi-

dend to stockholders of 70 cents per share.

Republic Mutual of Columbus, O., effective Jan. 1 is issuing all policies on a non-assessable basis.

Secured Casualty, Ind., assets, \$441,974; capital, \$230,820; surplus, \$203,167. Started writing business in 1945.

ASSOCIATIONS

Green Heads Tennessee Casualty, Surety Group

The Casualty & Surety Association of Tennessee at its annual meeting elected Wilson Green, manager of Travelers, president; Charles Deihl, manager of Pacific Employers' southwestern Division, vice-president, and O. L. Hogue, state agent for Metropolitan and Commercial Casualty, as the new secretary-treasurer. All are of Nashville. W. G. McComas, retiring president, served for three terms.

N. J. Casualty Meeting

The Casualty Underwriters Association of New Jersey will hold a luncheon meeting in Newark Jan. 8.

Toledo Claim Men Elect

E. L. Keller, Travelers, has been elected president of the Toledo Association of Claim Men. E. R. Childs, Auto Owners, is vice-president, and P. A. Pacyna, Employers group, secretary-treasurer.

PERSONALS

Dr. A. B. Shoemaker, vice president and medical director of Massachusetts Indemnity, and Mrs. Shoemaker are in Los Angeles, where Dr. Shoemaker visited Wm. E. Leiby, state manager.

Lew H. Webb of Conkling, Price & Webb, Chicago, who recently retired from active participation in the work of the agency, has now arrived at Pasadena, Cal., where he is residing with Mrs. Webb at the Green hotel. Just after the announcement was made of Mr. Webb's retirement, he suffered an attack and his trip west had to be postponed. He has made a good recovery and is able to get about to some extent now.

PAYROLL AUDIT SERVICE

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Capable representation for all companies

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330 So. Wells Chicago, Ill.

DEATHS

Miss Anne Kathleen Cullen, staff assistant of the American Red Cross overseas service, attached to the First Army, was killed in Belgium Dec. 20. She was the daughter of Vincent Cullen, president of National Surety, and Mrs. Cullen. Miss Cullen had been in active service in England, France and Belgium for the past 16 months.

After duty with the Red Cross in this country, she applied for overseas service and was killed by shell fire, while on duty as an ambulance driver at an evacuation hospital.

Andrew R. Armstrong, 54, manager of the Massachusetts Protective companies in Lincoln, Neb., died at his home there. He went to Lincoln four years ago from Hastings, Neb., where he had been prominent in civic and political activities.

Labor Department Issues Check List on "Comp" Laws

(CONTINUED FROM PAGE 16)

There follow about 10 pages of analytical summary discussion of the scope of state laws with relation to the above subjects, and where they lack certain provisions, amendments are suggested.

The department has workmen's compensation charts, numbering 14, which take up and summarize, in tabulated form, provisions of the several state laws. These charts show death benefits, benefits for total disability and for permanent partial disability; administrative procedure; coverage of state acts, as to employments, occupational diseases, together with medical provisions, claim filing, limitations on compensation; definitions of occupational diseases under the laws; silicosis coverage; medical benefits and waiting period; second injury funds; rehabilitation funds established; assessment for administration expense; accident reports, record keeping, reporting requirements, penalties, appeal provisions; insurance requirements—type of law, insurance, self-insurance,

penalties; special provisions for minors. The labor department has worked up a series of maps showing in various shadings for the several states; occupational disease coverage under compensation acts; provisions for medical and hospital care; numerical limitations on coverage; compulsory and selective coverage, and type of administration.

Mississippi is the only state having no compensation law.

Insurance Groups to Attend Parley on Health Cover

WASHINGTON—Five insurance industry groups, besides other groups interested, will be represented at the U. S. Chamber of Commerce social security conference on health insurance scheduled for Jan. 11-12, at the chamber here. They are:

American Life Convention, American Mutual Alliance, Association of Casualty & Surety Executives, Life Insurance Association of America, and Health & Accident Underwriters Conference.

In addition, the conference will be attended by representatives of hospital, medical, labor, agricultural, business and other groups interested in health insurance problems. Among them are the American Hospital Association and American Medical Association. From 50 to 75 delegates are expected to attend.

Offer New Plan for Cabs

TORONTO—The Toronto board of police commissioners has drafted a new plan for property damage and public liability insurance on taxicabs which will be forwarded immediately to provincial superintendents of insurance for consideration.

Under this plan the insured would agree to pay the first \$100 or \$200 damages occurring and would leave a like sum on deposit with the insurance companies. All claims would be adjusted by the insurance company in the usual manner.

In this way the board not only hopes to reduce premiums 10 to 20% but also make insurance available for every cab owner.

POST WAR PLANNING

Read the advice given by THOMAS CARLYLE

"Our main business is not to see what lies dimly at a distance, but to do what lies clearly at hand."

or the warning of an Australian chess master.

"Look around before you look ahead."

Make sure that your accounts are up to date, that your prospect lists are up to date and make sure that all your automobile policyholders carry Medical Reimbursement and that they have completed their personal legal liability protection by selling them NEW AMSTERDAM'S new, very broad COMPREHENSIVE PERSONAL LIABILITY POLICY.

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CASUALTY COMPANY

BALTIMORE

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Announcing our new

SPECIAL SERVICE DIVISION . . .

. . . for Inland Marine audits and inspections, bond and burglary loss audits and hospital malpractice surveys. We protect our clients from every possible insurance and tax contingency. "Bargain" rates for such services may imply a lack of quality.

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INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Insurance Agenda in Minn. Legislature Uncertain

ST. PAUL—The Minnesota legislature got under way this week with an indefinite agenda as far as insurance is concerned. If the insurance department has a program to present, it has not made it known and the only other groups which have announced that they will sponsor legislation are the Minnesota Bar Association, which is backing a financial responsibility bill, and organized labor, which wants certain liberalizing changes in the workmen's compensation act.

An attempt probably will be made to abolish the state fire marshal's department, now a division of the insurance department. That change has been recommended by a legislative interim committee.

Senator Milton Lightner of St. Paul for several terms chairman of the compensation insurance committee of the upper house, is quite seriously ill and will not be able to take up his senate duties for several weeks. It is expected, however, that he will be reappointed chairman of that committee.

The financial responsibility bill is expected to be one of the first introduced. It has been drafted for several weeks.

Minn. Mutuals' Golden Anniversary

ST. PAUL—Commissioner Johnson will be a speaker at the golden anniversary convention of the State Association of Farmers Mutual Insurance Companies of Minnesota here Jan. 11-12.

A history of the state association will be given by Secretary A. E. Anderson, Cottonwood; Sam Dornfield, Lake Elmo, and T. M. Jacobson, Luverne. There will be a panel discussion on the risk inspections, led by H. B. Shonyo.

Other speakers will include Governor Thyne, State Auditor King, C. J. Robideau, vice-president National Association of Mutual Insurance Companies, and Dr. V. N. Valgren, agricultural economist, Washington, D. C. Howard C. Whalen, Stillwater, is president of the association.

Golden Anniversary in Mansfield

Lumbermen's Mutual of Mansfield, O., held its golden anniversary sales conference in Mansfield last week, with about 75 branch managers in attendance. President C. H. Keating and Vice-president Charles E. Nail presided. Among the speakers were Louis Bromfield, widely known writer of Mansfield; P. M. Eliot, investment counsellor, who is president of the Ohio Bankers Association, and Allen C. Guy, Columbus manager of Western Adjustment, who talked on "Reporting Forms of Coverages."

Perdue Retires as Board Trustee

CLEVELAND—Robert H. Perdue, past president of the Insurance Board of Cleveland, has resigned as trustee on account of his health. He will continue his activity with the Maxson, Perdue & Ketchum agency, of which he is senior partner.

Charles A. Collier, president of Hawley & Reed, was elected to fill the unexpired term as trustee.

Local Agents Head Realty Boards

Six Michigan local agents became presidents of their respective real estate boards Jan. 1. They are J. S. Creighton, Battle Creek; S. D. Lapham, Dearborn; Mark Piper, Jr., Flint; H. A. Ross, Almont; Lapeer County Board; Martin Braun, Saginaw, and T. W. Neal, Owosso, Shiawassee County Board.

Home to Write Iowa Hail Policies in Des Moines

DES MOINES—Home has expanded its Des Moines office by moving from Chicago to Des Moines its hail writing department to service the Iowa territory. Martin E. Aegerter, special agent, is in charge of the hail department for the Des Moines area. The Des Moines office will write Iowa hail policies in the future. The company at one time previously did this.

George Maxwell has been appointed engineer for the Des Moines office. He recently was discharged from the navy.

Strengthen Detroit Protection

DETROIT—Mayor Jeffries has approved the fire commission's program for reallocation of the city's fire districts, subject to review by the city plan commission. The program has been approved by the National Board for completion in a three-year period. It provides for expenditure of \$1,025,000 for the erection of 11 new single fire houses and three double ones, additions to three present stations and extensions of three present buildings. Personnel and equipment will be reallocated for shorter runs and better protection, especially to the newer outlying districts.

M. & M. Detroit Appointments

DETROIT—F. V. Rudd, newly elected resident vice-president in charge of the Detroit branch of Marsh & McLennan, who took office on Jan. 1, has announced the appointment of F. B. Crampton and C. F. Tanner as assistant vice-presidents, W. C. Dixey as chief engineer, and Lawrence MacDonald as manager of the casualty department of the agency.

Toledo Prizes Are Awarded

Ruth Ramsey, of Old Orchard school, won the grand prize of a \$25 war bond in the Fire Prevention Week essay contest at Toledo. There were 37 prizes, first prize being \$10 in war stamps; second prize, \$5; third prize, \$3; and fourth prize, \$2. A radio program was held and all the winning children read their essays.

Aircraft P. D. Bill in Iowa

DES MOINES—A special legislative committee set up to prepare non-controversial measures for the Iowa legislature which convenes Jan. 8 has drafted a bill to allow insurance companies other than life to write property damage and collision insurance on aircraft. Iowa laws now permit only the writing of liability insurance on airplanes.

Talk on Rehiring Veterans

MINNEAPOLIS—James Hines, Jr., will speak on "Getting Back Into the Harness," with particular reference to the insurance business at the Jan. 8 luncheon of the Insurance Club of Minneapolis. The program is sponsored by the new committee on veterans' employment, of which Olof N. Hedford is chairman. Mr. Hines is director of the veterans' information and referral office in Minneapolis.

To Hear Aviation Talk

Alvin F. Dahlheim of the W. T. Koop general agency will talk on aviation insurance at the Jan. 17 dinner meeting of the Southern Minnesota Agents' Regional Association at Owatonna.

Prosser Youngstown President

Philip P. Prosser has been elected president of the Youngstown (O.) Association of Insurance Agents. William L. Kurzenberger is vice-president; George E. McNab, secretary-treasurer, and J. S. Todd, new member of the executive committee.

ciation of Insurance Agents. William L. Kurzenberger is vice-president; George E. McNab, secretary-treasurer, and J. S. Todd, new member of the executive committee.

McCorkle with America Fore

John McCorkle, who has just been released from the navy after 2½ years of service, has gone with America Fore in the farm and hail department, covering southern Illinois. He formerly was a local agent at Vienna, Ill., and later did field work.

NEWS BRIEFS

M. R. Richardson has resigned as an adjuster of Western Adjustment in Des Moines to enter life insurance in Wichita, Kan. He formerly resided at Wichita.

The Knudson agency, Redwood Falls, Minn., has been sold to the State Bank agency by Mrs. Minnie Knudson, who has conducted the business since her husband's death.

R. M. Case, local agent at Mentor, O., has purchased the Mentor Insurance Agency from Miss Dorothy Smith, who has moved to Cleveland.

Will N. Patt, pioneer Creston, Ia. local agent who established his agency in 1882, has turned it over to his daughter, Luella M. Buck, who has been his assistant, and his son-in-law, M. A. Buck, recently with the state banking department.

IN THE SOUTHERN STATES

La. Casualty General Agency Enters Fire Field

NEW YORK—William A. Marbury & Co., Ruston, La., has been appointed general agent for Louisiana Homeland and Quaker City Underwriters department of Pennsylvania Fire. Both are members of the North British group.

Marbury & Co. has been operated in the past strictly as a casualty general agency, representing Protective Indemnity. With the facilities of Pennsylvania Fire and Homeland it will be able to offer complete general agency service both for fire and casualty lines. By reason of its headquarters location outside of New Orleans, this general agency bids especially to agents located in central, southwest and north Louisiana.

William A. Marbury has been in the insurance business for a number of years. He has traveled several southern states as a special agent, and for about five years was special agent in Louisiana. He started the general agency early in 1944.

Ralph Baker Opens New Little Rock General Agency

LITTLE ROCK—Ralph H. Baker has resigned as state agent of the North British & Mercantile group to open his own general agency, Ralph H. Baker & Co., in the Hall building, Little Rock. The new firm will represent Imperial Assurance, Phoenix Underwriters of Phoenix Assurance, and London Guarantee & Accident.

Mr. Baker for a number of years was superintendent of rates of the Arkansas Fire Prevention Bureau before succeeding the late John W. Ricks as state agent of North British in 1941. He is a son of the late T. F. Baker, who was bureau manager for more than 20 years.

Atlanta Claim Rally Jan. 13

ATLANTA—The Atlanta Claims Association, largest organization of its kind in the south, including members throughout the southeast; will hold its annual banquet and installation of officers Jan. 13. Ed. S. Kelly, Globe Indemnity, who originated the association in 1922, will be in charge of the program. A study course for members is now being planned.

Witty with Aldredge & Co.

Odell Witty, formerly with the T. A. Manning & Sons general agency of Dallas, the Employers group and Republic of Dallas, has received his discharge from the army and has become special agent for the J. D. Aldredge & Co. general agency of Austin, which has been given Texas representation of Standard Surety & Casualty.

Birmingham Officers to Be Installed Jan. 19.

BIRMINGHAM, ALA.—The Birmingham Association of Insurance Agents will hold its annual banquet and installation of officers Jan. 19. Maurice Walsh will be installed as president to succeed C. C. Crawford. James A. Hargis, Jr., of Molton, Allen & Williams, newly elected vice-president, is in charge of the entertainment program.

All state and local board members have been invited and a meeting of the executive committee of the Alabama Association of Insurance Agents has been tentatively set for that day. The committee will decide whether a mid-year meeting is to be held by the Alabama association following the N.A.D.A. mid-year meeting.

To Honor Course Graduates

DALLAS—Four members of the Insurance Women of Dallas who have completed the National Association of Insurance Agents educational course will be honored at a joint luncheon of the Dallas Insurance Agents Association, the Blue Goose and the Insurance Women here Jan. 15. The graduates, the first in Texas to complete the work are: Miss Elizabeth Van Gordon and Mrs. Zola Ferguson, Cochran & Houseman; Mrs. Elizabeth Edwards, Bolanz & Bolanz, and Miss Dorris Apple, Aetna Casualty.

Issue Alabama Yearbook

BIRMINGHAM, ALA.—The second annual yearbook of the Alabama Association of Insurance Agents has been issued by M. R. McGruder, secretary-manager. It is a 48-page publication, giving a roster of members, pictures of officers and data on the various local associations in the state.

NEWS BRIEFS

John L. Burke of the McNeny & Burke agency at Dallas has returned there after spending two months with the Fire Companies Adjustment Bureau in the New York City Jamaica office handling Sept. 14 hurricane losses. Mr. Burke was an independent adjuster before entering the local agency business.

The last meeting of the year of the Insurance Women's Club of Oklahoma City brought out an attendance of 50. A proposed revision of the by-laws was submitted and will be voted on at the next meeting.

New Ohio Commerce Director

James W. Huffman, son-in-law of Vic Donehey, former Ohio governor and senator, has been appointed director of commerce by Governor-elect Lausche. The insurance division is in the department of commerce.

PACIFIC COAST AND MOUNTAIN

Lloyds Drops Depositary Plan on Pacific Coast

SEATTLE—Lloyds contract holders in the Pacific northwest have been notified by Arthur R. Krausse, San Francisco, Pacific Coast depositary for Lloyds of London, that underwriters of the depositary have been discontinued. Contract holders must now send policies direct to London on renewals and new business. Endorsements to policies deposited heretofore with the depositary are not to be sent to London, but are to be reported on endorsement bordereaux. Mr. Krausse advised contract holders. Mr. Krausse continues his duties as assistant arbitrator of the Surplus Line Association of California.

The depositary plan was put into effect May 1, 1943, as a war-time measure for reasons involving security of information and presumably the need for its continuance is now deemed unnecessary.

Fire Rates Reduced in New Mexico

Superintendent Apodaca of New Mexico, following a conference in Denver with H. M. Mack, manager of the Mountain States Inspection Bureau, has announced a reduction in fire insurance rates.

After consideration of loss ratios of several years and of the gradually increasing loss ratio nation-wide, a voluntary agreement was reached for the rate reduction by the inspection bureau, effective on all policies taking effect on or after Jan. 1. The reduction will approximate \$185,000 per year in premiums and will apply to unsprinkled brick, adobe and frame risks in the better protected communities.

The principal classes affected by the reduction are public buildings owned by the state, counties or municipalities; school property, dwelling property under fire protection, and unsprinkled brick, adobe and frame mercantile properties located in protected communities.

The fire companies have given consideration to the reduction for several months and have cooperated with Superintendent Apodaca in making the reduction effective as early as possible.

Brennan to Local Agency

SAN FRANCISCO—Carl W. Brennan has resigned as manager of Northwestern Mutual Fire in San Francisco and has purchased the C. D. Swett agency at Redwood City, Cal. He will be succeeded by H. O. MacPherson, who was appointed assistant manager a few months ago after about 10 years as special agent in the San Joaquin Valley. Mr. Brennan has been with the company about 25 years, the last nine in San Francisco as manager of the northern California department.

Wind Up Port Chicago Claims Soon

SAN FRANCISCO—It is expected that adjustments resulting from the Port Chicago ammunition dump explosion last July 17 will be completed by the middle of January, according to J. H. Boyle, general manager of the Fire Companies Adjustment Bureau. The bureau established a claim office at Martinez to handle the rush following the catastrophe. It is estimated that the final number of claims will be 6,370, although more may come in. All records are being moved to headquarters in San Francisco.

Stone in Pacific Northwest

E. C. Stone, U. S. manager Employers Liability, discussed the effect of the Supreme Court decision on Wednesday before the Oregon Association of Insurance Agents in Portland. On Thursday he will speak to the Spokane Insurance Association and on Friday he will be in Seattle to address a group of 50 agents at a luncheon arranged by Stuart G. Thompson-Elwell Co., general agents for Employers' group.

Transit System Renews Cover

SEATTLE—The Seattle Transit System has renewed fire insurance amounting to \$1,019,912 on its busses and trackless trolleys, awarding the business for one year to the King County Insurance Association. LaBow, Haynes Co., are

servicing the line. The equipment is written at a rate of .427, as compared with .344 last year. Participating in the line are Fidelity-Phenix Fire, Standard Marine, Caledonian and Fidelity & Guaranty Fire.

Stebbins General Agency Partner

Eugene B. Stebbins, who has been associated with the Cobb & Stebbins general agency, Denver, for 25 years, has been admitted to partnership. He is a nephew of Clarence Cobb and a brother of Herbert Cobb Stebbins, Leonard Stebbins and Raymond Stebbins. The agency is marking its 75th anniversary this year.

New Los Angeles Rules

LOS ANGELES—New rules have been sent by the Insurance Association of Los Angeles to its membership for approval. They deal with: territorial jurisdiction; membership; limitation of agency representation; change of agency; acceptance of business by members; war emergency provision; broker membership; payment of premiums by brokers; salesmen and miscellaneous subjects.

Elliott with Williams & Co.

LOS ANGELES—Harry G. Elliott, formerly an executive with E. D. Williams & Co., purchased by the California Agencies, has joined the Rogers E. Williams & Co., as vice-president. Mr. Elliott has been in insurance for 20 years.

St. Paul F. & M. Old Guard Meets

SAN FRANCISCO—Sixteen members of the Pacific department of St. Paul F. & M. group were the guests of Paul McKown, manager, at the annual old guard luncheon.

NEWS BRIEFS

Jerry Storm, Seattle local agent, suffered a fractured elbow in a fall.

Ed P. Eppich & Son of Denver, general agents of the Meserole companies, have removed their office to the Denver National Bank building.

Paul L. Littler, Montrose, Colo., has been appointed district judge and has sold his agency to the Ralph P. King agency.

MARINE INSURANCE NEWS

Insurance Course for Merchant Marine Teachers

The U. S. Merchant Marine Academy at Kings Point, N. Y., has arranged with the Insurance Society of New York to give a course in marine insurance for its instructors, so that they may be able to instruct deck officer cadets in this subject. It is important for a deck officer to know about marine coverages for the protection of the shipowners interests. He must know what records must be kept in the event of a loss for general average purposes, also about what precautions to take with regard to the ship's liability for cargo. There is also the matter of liability for damage done by the ship and for seamen under protection and indemnity insurance.

The course will be 60 hours, two evenings a week of two hours each, from 6:30 to 8:30. Hugh Mullins of the John F. Curry agency, New York City, is in charge of arrangements and the selection of an instructor. It has not yet been decided whether the course will be given at Kings Point or in New York City.

Pratt and Corbett Switch

SAN FRANCISCO—C. M. Pratt, for several years marine manager for St. Paul F. & M. at Los Angeles, in charge of Arizona and southern California, has arrived at Pacific department headquarters here where he comes as chief marine underwriter, succeeding Joe H. Corbett, who has taken Mr. Pratt's position in Los Angeles.

The change was made at the request of Mr. Pratt because of family matters which require that he be near his parents in San Francisco. He started in the business here in 1921 and has been with the St. Paul since 1930. Mr. Corbett has been with the organization since 1937 after several years in Chicago and San Francisco with Aetna Fire.

Follingstad with Aetna

Earl Follingstad has gone with the marine department of the Aetna Fire group in the Chicago office. He is skipper of the Mariners, a Chicago marine underwriters organization, and has been with Newhouse & Sayre. Previously he was manager of Fidelity & Guaranty Fire at Chicago and was with National Surety Marine. He has been in the business 23 years.

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EASTERN STATES ACTIVITIES

New Partners Admitted by Two Boston Agencies

BOSTON—Donald Warren has become a partner in the Boston agency of Field & Cowles. He was born in Boston, graduated from Philips Exeter Academy and went with Field & Cowles in 1913. He served in the first world war in the navy and since then has been with Field & Cowles, mostly in the marine department. In 1925 he was elected resident associate member of the Association of Average Adjusters.

Jordan, Read & Co., Boston general agency, has admitted Gilbert F. Powell and Russell F. Crandon into partnership. Both have been associated with the agency for many years. Mr. Powell began his insurance career with Cyrus Brewer & Co. of Boston in 1908, went with Dwight L. Sleeper in 1918, served

in the first world war and joined Jordan, Read & Co. in 1920. He has been office manager. Mr. Crandon started with John C. Paige & Co. in 1912, in 1924 went with the Conveyancers Title Insurance & Mortgage Co., and went with Jordan, Read & Co. in 1930.

Lowry Advanced by Pearl

Pearl has appointed Peter J. Lowry assistant manager of the metropolitan department office at 26 Cliff street, New York. Mr. Lowry will continue to handle the company's out of town agency brokerage business in addition to his duties in assisting Manager Arthur C. Willis.

Mr. Lowry, a native of Philadelphia, entered insurance in 1921 with Globe & Rutgers in the general cover department. In 1933 he joined Pearl as an underwriter.

lor, who has been with the company since 1901, is a past president of the Western Canada Insurance Underwriters Association. Mr. Anderson has been in charge of the Alberta territory for 18 years.

J. O. Page Niagara President

J. O. Page has been elected president of the Niagara District (Ont.) Insurance Agents' Association. Vice-president is Hugh Reilly and secretary-treasurer, F. E. Coyne.

Rhode Island Enters Canada

Rhode Island has been licensed in Canada with W. E. Baldwin of Montreal chief Canadian agent.

Illinois Legislature Faces Important Insurance Issue

(CONTINUED FROM PAGE 3)

crease the borrowing capacity of the counties.

Another measure of exceptional interest to insurance will be an automobile financial responsibility law measure of the New Hampshire-New York model which will be sponsored by the Illinois State Bar Association. Such a bill was introduced in the last Illinois legislature and came close to being enacted. In other states in which such a bill has been under consideration insurance people have found it wise to keep somewhat in the background, so as to avoid giving the impression of substance to the charge of opponents that the bill is a business getting scheme for insurance agents and companies.

Also of unusual importance will be a bill to enact the 1943 New York standard fire policy as the statutory form for Illinois. The National Board through E. M. Griggs, associate general counsel located in Chicago, has taken the leadership in getting the new form with its many advantages to the assured, enacted in the states that prescribe by statute the contract to be used. The 1943 New York standard has already been introduced in all states where legislation is not necessary except Kansas. In promoting this legislation there is little fear of active opposition but it may be necessary to create a lot of active support so as to prevent the bill from being sidetracked in the legislative mill.

Hospitalization Legislation

The insurance department, it is believed, will sponsor a few measures mainly in the accident and health and hospitalization field. The authorities believe that the growth of hospital insurance associations has been so rapid since the laws pertaining to them were enacted that certain amendments are needed. There has been some suggestion of legislation to restrict the sales activities of these associations to the territory in which they have arrangements with hospitals. Some of the associations, it is said, have gone afiel and are selling hospital insurance contracts in sections

of the state where they have no connection with any hospitals.

Also the department has been very much interested in improving standards in the accident and health field generally and it may have some legislation to propose in that connection.

At least one of the insurance bills that has cropped up in the last few legislative sessions will not appear this time. This is a bill to prohibit insurance companies from engaging in so-called separation. Inasmuch as the fire insurance territorial organizations have rescinded their separation rules such a bill would have no purpose now.

In the past few years in the field of workmen's compensation legislation a constructive procedure has been followed in that committees of labor and industry have conferred during the legislative season, with an insurance man present as an observer, and have come out with an agreed bill which has been speedily passed. Presumably the same course will be followed this year.

WASHINGTON CONFERENCE HELD

SEATTLE—Commissioner Sullivan is evincing considerable concern over the varying rate of premium tax now being paid by companies in Washington. He called a conference of legal counsel of home companies here last week to discuss the problem in light of the Supreme Court decision. All of the ramifications of the problem were explored. Washington changed its premium tax law at the 1937 session of the legislature, dropping the rate for domestic companies from 2 1/4% to 1%, the foreign companies continuing to pay at the previous rate. No announcement came out of the conference as to a possible course of action. The Washington legislature convenes at Olympia January 8.

W. W. Clement Executive Secretary of Buyers' Group

NEW YORK—W. Winthrop Clement has been named executive secretary of Risk Research Institute. Mr. Clement has been in charge of the headquarters office in New York during the past year. He has been guiding the expansion program begun last March and editing the monthly bulletin.

Mr. Clement, who has been actively engaged in insurance work since his graduation from Colby College, served on the institute's board while he was insurance manager of Lerner Stores Corp. Prior to joining the Lerner organization, he was in the insurance business.

Auto Rule Change Voted

SAN FRANCISCO—With 419 companies out of 431 filing approval votes for the amendment to the California voluntary agreement regarding motor vehicle insurance, the agreement remains in effect and the Pacific Employers has filed a letter with the insurance commissioner rescinding its intention to withdraw.

MOTOR INSURANCE NEWS

Used Car Ceiling Is Maintained

WASHINGTON — Reductions in used car and used truck ceiling prices scheduled for January have been canceled by OPA. Instead, they will be maintained, for trucks, in 1945, and for cars until July 1, next.

Previously, used car ceiling prices were to be reduced by 4% each 6-month period. Used truck ceilings were to have been dropped to the next older model year ceiling price at the beginning of each new year.

OPA said continuance of present ceilings is necessary to keep the market stocked with the largest inventory restricted production will permit, in order to maintain transportation of war workers, goods and equipment.

The used car maximum price regulation has also been amended so as to exclude foreign used cars, except those made in Canada and Mexico. A new section to the regulation has been added providing for OPA authorization of prices for used cars that cannot be priced under other provisions of the regulation.

Huber Auto Special Agent

NEW YORK — Thomas Huber has been appointed by North British as special agent for the automobile department. His territory will comprise all of the middle department states and suburban and metropolitan New York. He will make his headquarters at the home office. Mr. Huber has spent many years in the automobile insurance business, having started with North British in 1925 and for some time has been in complete

charge of the automobile division of the local department.

Paul Miller, formerly associated with the automobile department handling countrywide business, and latterly in charge of the war damage department, succeeds to Mr. Huber's duties in the automobile division of the local department.

Olympic Licensed in Cal.

Olympic of Los Angeles, organized by the Pacific Finance Co., has been licensed in California to write automobile lines. It commences operation with \$100,000 capital and paid in surplus of \$200,000. Maxwell C. King is president; A. M. DeLauney, executive vice-president; John L. Rush, vice-president and general counsel, and B. C. Reynolds, secretary-treasurer.

CANADIAN

Hann to Visit Canadian Ponds

Francis M. Hann, deputy most loyal grand gander-at-large in Canada, who is serving his second term as most loyal gander of the British Columbia Blue Goose, is planning to visit Canadian ponds, shortly. He is general agent in British Columbia for Lumbermen's of Philadelphia.

E. H. Shea, manager of Hartford Fire, has been appointed deputy most loyal gander for Quebec.

Winnipeg Manager Retires

Roland O. Taylor, Winnipeg manager of Northern Assurance, has retired and is succeeded by Vivian H. Anderson, resident inspector at Calgary. Mr. Tay-

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Current Attitude in Washington

(CONTINUED FROM PAGE 11)

If the administration desire in prosecuting S.E.U.A. were to obtain "insurance" of its power to expand its program into insurance generally by having insurance declared commerce and in interstate commerce, officials say the question of applicability of the commerce clause to the insurance industry could have been gotten into court much more simply by enacting a program of federal insurance, with the idea of it getting before the courts on the constitutional issue.

Such a law would have gone into effect and have remained in effect until the courts had knocked it out, it is pointed out. The course followed in obtaining the decision that insurance is subject to the commerce clause was "back-handed," government lawyers say, in comparison to the more direct method outlined above, if the object were to assure governmental insurance powers.

Incidentally, it is stated at the department of justice that the conclusion or claim of insurance interests that the big question of constitutionality involved in the S.E.U.A. case, whether insurance is commerce, was decided by minority vote of the Supreme Court, is "wholly erroneous."

On this point, department lawyers cite the unanimous decision of the Court in the Polish National Alliance case, in which Justice Stanley Reed participated, though withdrawing from consideration of the S.E.U.A. case, that the government has power to regulate insurance, with reference to commerce and the National Labor Relations Act.

Furthermore, the department officials claim the court was unanimous in its opinions in the S.E.U.A. case, barring non-participation of Justices Roberts and Reed, that the government has power to regulate insurance under the commerce clause. The only disagreement among the judges is said to have been over whether the Sherman anti-trust act applied to insurance.

Language occurring in the early parts of separate opinions of Chief Justice Stone and Justices Frankfurter and Jackson, according to the view expressed at the department of justice, makes it clear they had no doubt about constitutionality of the power to regulate. So, according to the government, the constitutional issue was decided by a majority of the full court, even including dissenters in the S.E.U.A. case.

The Supreme Court mandate in the

S.E.U.A. case went down in October to the federal trial court in Atlanta, where the department says it is being reinstated on the calendar and "will be proceeded with in a fashion best designed to meet the needs of the public." The department expects to be advised by the district attorney in Georgia as to the status of the case and prospects for reaching it. Meanwhile, the department has no information when the case will be set for hearing. Nor has it any comment concerning a possible civil proceeding against S.E.U.A.

While reports are denied at the department as to government activities involving other insurance groups, officials express the belief that groups such as the Interstate Underwriters Board and certain aviation groups, etc., described as nationwide in scope and "making no pretense" of being subject to state regulation generally, are "even more subject" to the ruling in the S.E.U.A. case, if possible, than S.E.U.A. itself, which is merely a regional organization.

The department points to Attorney General Biddle's statement indicating the department would not move elsewhere in the insurance field, in order to give insurance interests reasonable time to adjust their affairs to the law as newly interpreted by the Supreme Court. However, it is indicated, much may depend upon what is considered to be a "reasonable time," and whether insurance interests undertake to conform to the decision and the laws, and what they do along these lines.

If the companies make "constructive" moves they will not be hampered by the department, it is stated. Opinion expressed at the department is that the industry should consider what adjustments ought to be made under the decision, what ones can be made readily or easily, what are hard to make, or perhaps impossible. They should then take "constructive" steps, according to an official view, or "pray" that Congress will pass insurance legislation. If the companies insist upon certain practices they are bound to get into trouble, it is predicted in official circles, unless the Walter bill, and still more, is passed by Congress.

As some officials view the situation, industry action may be bogged down in a welter of committees representing various groups interested, so that constructive steps may tend to be delayed. However, if Congress does not pass an insurance bill soon, quick action is looked for on the part of insurance interests under the court decision.

Protestants against federal regulation of insurance are pointed to the anti-trust laws as a kind of indirect regulation, by prohibiting things interfering with competition.

A number of Senators who oppose direct federal regulation of insurance, it is believed in administration circles, probably will not vote to "hamstring" the anti-trust laws by passing the Walter bill "as is."

Convention Ban Decree Rumored

Rumors were abounding this week that War Mobilization Director Byrnes is on the point of issuing a decree banning all conventions. Up to early Wednesday afternoon no such decree had been issued.

To Aid Disabled Veterans to Drive

The American Association of Motor Vehicle Administrators has appointed a committee to study the problem of licensing the returning war veterans for automobile driving. The committee will work closely with army, navy and veterans administrations to develop ways of rendering service and assistance to veterans so that they can resume their normal peace time occupations. The committee will furnish state departments with information as fast as it is as-

sembled. Through this work the administrator expects to rehabilitate many veterans into safe drivers.

Medical Care Cover Is Offered in Ill. County

North American Accident, with the blessing of the Winnebago County Medical Society of Rockford, Ill., is conducting an experiment in the way of providing medical care coverage for residents of that county. The policy is sold to employed groups of 10 or more as an independent contract and to individuals as a rider to loss of time contract. It pays \$2 per call for illness and accident commencing with the first call on account of accident and the third call for illness. Payments are made to the assured and there is no interference with the doctor-patient relationship.

The coverage is on a family basis, with aggregate liability of \$250 for husband, same for wife, and \$500 for all the children. The cost is \$3 per month.

The newspapers have promoted the plan editorially and agents have pushed it but it is too soon to determine the extent of its acceptance by the public.

Gallagher Returns to Royal

Frank D. Gallagher has been appointed manager of the metropolitan office of Royal Indemnity, New York. He has been in the army two years and as a lieutenant colonel was in charge of the casualty insurance section of the war department insurance branch.

Before entering service Mr. Gallagher was assistant metropolitan manager of Royal Indemnity.

Albany Group Elects Perry

The Casualty & Surety Club of Albany, N. F., has elected M. L. Perry, American Surety, president; R. M. Kinne, Jr., Travelers Indemnity, and R. W. Conley, Aetna Casualty, vice-presidents; James Secor, National Surety, secretary-treasurer, and Warren Wilson, Hartford Accident; W. D. Cornwell, Travelers Indemnity; J. J. Nolan, U. S. F. & G., and J. A. Rudd, Massachusetts Bonding, trustees.

Excess Cover in Train Wreck

More than 50 were killed and over 100 injured in the collision of two sections of the Southern Pacific near Salt Lake City. Southern Pacific has excess liability coverage in London Lloyds, placed by the Pacific Coast department of Marsh & McLennan.

Griffin Assistant at Chicago

Joseph W. Griffin, has been appointed assistant manager of the claim department of the Century Indemnity and Standard Surety & Casualty in the Chicago office under Neil H. Reynolds. Mr. Griffin has been with Century 16 years, starting as an adjuster in Chicago, later becoming claim manager of the Milwaukee territory, and then going into the home office as a claim supervisor. About four years ago he entered the production end of the business and was assigned to the Denver territory. He returned to Chicago in November and reentered the claim division.

Elect Two Vice-Presidents

The R. A. Corroon & Co. brokerage firm of New York City has elected Charles C. Colpe and Sylvester V. Howell vice-presidents. Mr. Colpe has been with the organization more than 25 years. He became fire department manager in 1923 and later office manager and secretary. He continues as secretary. He was with the General Adjustment Bureau before joining the Corroon firm.

Mr. Howell started with Johnson & Higgins, was with Rollins-Burdick-Hunter Co., and White & Dart before joining Corroon & Co. in 1923 as casualty department head.

Elmer W. Henofer, 53, cashier of the Newark office of Travelers, died suddenly there. He had been with Travelers 30 years.

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*Year in and year out
 you'll do well with*

HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD, CONNECTICUT

JANUARY	MAY	SEPTEMBER
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4 5 6	1 2 3 4 5	1
7 8 9 10 11 12 13	6 7 8 9 10 11 12	2 3 4 5 6 7 8
14 15 16 17 18 19 20	13 14 15 16 17 18 19	9 10 11 12 13 14 15
21 22 23 24 25 26 27	20 21 22 23 24 25 26	16 17 18 19 20 21 22
28 29 30 31	27 28 29 30 31	23/30 24 25 26 27 28 29
FEBRUARY	JUNE	OCTOBER
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3	1 2	1 2 3 4 5 6
4 5 6 7 8 9 10	3 4 5 6 7 8 9	7 8 9 10 11 12 13
11 12 13 14 15 16 17	10 11 12 13 14 15 16	14 15 16 17 18 19 20
18 19 20 21 22 23 24	17 18 19 20 21 22 23	21 22 23 24 25 26 27
25 26 27 28	24 25 26 27 28 29 30	28 29 30 31
MARCH	JULY	NOVEMBER
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3	1 2 3 4 5 6 7	1 2 3
4 5 6 7 8 9 10	8 9 10 11 12 13 14	4 5 6 7 8 9 10
11 12 13 14 15 16 17	15 16 17 18 19 20 21	11 12 13 14 15 16 17
18 19 20 21 22 23 24	22 23 24 25 26 27 28	18 19 20 21 22 23 24
25 26 27 28 29 30 31	29 30 31	25 26 27 28 29 30
APRIL	AUGUST	DECEMBER
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4 5 6 7	1 2 3 4	1
8 9 10 11 12 13 14	5 6 7 8 9 10 11	2 3 4 5 6 7 8
15 16 17 18 19 20 21	12 13 14 15 16 17 18	9 10 11 12 13 14 15
22 23 24 25 26 27 28	19 20 21 22 23 24 25	16 17 18 19 20 21 22
29 30	26 27 28 29 30 31	23/30 24/31 25 26 27 28 29

1945

ACTUAL PROOF OF FMC HIGH-PRESSURE FOG BY ENDICOTT FIREMEN

Tests Conducted by
Local Firemen



NOTHING ELSE LIKE IT! The FMC Fog Fire Fighter easily maintains 800 lbs. pump pressure—better than 600 lbs. nozzle pressure.

This high pressure gives you a combination of high velocity and finely-atomized fog—just what you need to cool and smother flame. Every droplet of water is broken up into thousands of tiny particles that can be "blasted" into the source of the fire.

IT'S THE
PRESSURE
AND THE
PUMP!



800 LBS. AT THE PUMP! That's a pretty tough job for any unit. But—the FMC High-Pressure Pump has proved its ability to deliver and maintain that pressure at thousands of fires. The reason? This pump—built by Bean—is different from all other pumps and is designed especially for high-pressure work by high-pressure pump engineers.



ONE MAN can fight fire with this Fog Gun and can handle one 3/4-inch hose line. The flow can be adjusted easily from a straight stream to a wide fog pattern.

RAGING FIRE KNOCKED DOWN IN ONE MINUTE!

Less Than 70 Gals. of Water Used!

The tests at Endicott, N. Y., are vital to all fire departments, both city and rural. First: they were set up and conducted by the local Chief and extinguished by his firemen (and it was their first experience using high pressure on fires)—not by factory representatives. And secondly: because they showed the real value of FMC High-Pressure Fog under actual fire-fighting conditions.

These were unusually hot fires. The house, which was tinder-dry, was set on fire several times with gasoline and oil.

As the flames rolled up, the local firemen moved in with two FMC Fog Fire Fighter Guns. And—the big House Fire of the Series was knocked down in one minute, with less than 70 gallons of water. There was no water in the cellar after the last of the 4 fires was out.

Various inflammable liquid fires were touched off and extinguished efficiently with FMC High-Pressure Fog. Those who saw the tests recognized its real value in fire fighting.

That's the surprising thing about FMC High-Pressure Fog. Any good fireman can use it—and use it effectively and use only a small portion of the water ordinarily required and with practically no water damage. Besides that you get into action immediately upon arrival at the fire and the fireman is fully protected against the heat and can move right up to the fire.

Investigate! Get the facts about this new and revolutionary fine FMC Fire-Fighting technique. When we stress the value of and the results obtainable from 600 lbs. gun pressure fog for fire fighting, naturally, we base it upon our own design of fire truck, our own experience, our own positive pressure pump and our own technique. There is no question about what you get when you select FMC High-Pressure Fog Fire Fighters.

FMC *Original* **HIGH-PRESSURE FOG FIRE FIGHTER**

CAN BE MOUNTED ON MOST STANDARD TRUCK CHASSIS
FOOD MACHINERY CORPORATION

JOHN BEAN MFG. CO., 716 HAZEL ST., LANSING 4, MICH. • BEAN-CUTLER DIVISION, 416 JULIAN ST., SAN JOSE, CALIF.

BUILDERS OF BEAN HIGH-PRESSURE PUMPS FOR OVER 60 YEARS